



The Columbia County Office for the Aging

# ELDER EXPRESS



518-828-4258

July—September 2020

## HUDSON RIVER BANK AND TRUST FOUNDATION, KLEIN'S KILL FRUIT FARMS AND THE OFA'S SENIOR STARS PROGRAM HELP SENIORS DURING COVID-19 PANDEMIC

At the onset of the COVID-19 virus, the Hudson River Bank and Trust Foundation contacted our agency and was concerned about the seniors in Columbia County. Through our Senior Stars Program, a donation was received and the OFA went to work!

The donation made it possible for the OFA to acquire a commercial indoor freezer, which increased our capacity to produce and store frozen meals. This allowed for delivery to individuals that attended our meal sites as well as other seniors that became in need of meals. All sites were closed due to the COVID-19. We were also able to acquire necessary supplies used in the meal delivery process, which included ice packs, insulated bags and coolers. Supplies for over 4,000 shelf stable meals were acquired, packaged and delivered to seniors throughout the county.

The OFA recognized needs of seniors as supply shortages occurred. We were able to purchase items that included toilet paper, tissues and paper towels. In addition, we focused on protecting seniors from the virus by also acquiring bars of soap and plastic bottles, which staff used to fill with hand sanitizer.

The OFA purchased a variety of comfort snacks for seniors, and apples were donated by Klein's Kill Fruit Farms as well. We combined these with the above items and made two separate deliveries to seniors.

We'd like to thank both the Hudson River Bank and Trust Foundation and Klein's Kill Fruit Farms for their generosity and support of our senior population during these difficult times. In addition, we extend thanks to Shop-Rite for aiding the Office for the Aging in procuring toilet paper and for donating plastic bags in which the supplies were delivered. Their assistance has made a difference to the lives of many seniors in our community! We have received notes and phone calls from recipients expressing their gratitude and appreciation for these items, as some seniors were unable to find toilet paper and hand sanitizer at the time of delivery.

Supplies used to pack shelf stable meals.





Katie Clark, Case Manager, packing comfort supplies.



Becky Klugo, Keyboard Specialist, assembling comfort packages



Ken Schomaker, Finance Operations Manager, assembling comfort packages.



Assembled comfort packages awaiting distribution.

## Columbia County Office Buildings Re-Open

Columbia County Office buildings re-opened to the public Monday, June 15<sup>th</sup>. The Office for the Aging has remained open and staffed these past three months, but the building itself has been closed to the public. Visitors will be allowed to come to the office **BY APPOINTMENT** only. All visitors and staff will need to wear a mask and protective shields will be used while conducting in-person interviews and meetings. Please call the office at 518-828-4258 if you need to conduct business in person at the Office for the Aging. All other business continues to be conducted over the phone.



### Be Counted!

Programs and services that are provided by the Office for the Aging are made possible from funding that we receive from the Federal and State Government. The Federal Government distributes funds for senior programs, to the states, based on the senior population within each state. Within New York, State, the distribution of funds is done in a similar manner to each county.

Every ten years, the Federal Government performs a census to determine the population sizes of all towns, counties and states and 2020 is a Census year, which will be used to redistribute funding over the next ten years.

The OFA's ability to continue programs and services is contingent upon a proper count of the number of seniors residing in Columbia County. A reduction in the count of senior citizens can result in reduced funding which will lead to fewer programs and services being offered. Completing the Census is a way to help prevent this from happening.

The need to secure funding is even more important today as state and local governments are facing hard times with reduced income. State and local tax revenues have declined due to COVID-19. Business and store closings, event cancellations (such as concerts, movies, sports, county fairs, parades, etc) and even traveling (vacationing) generate tax revenue, which has been significantly impacted by the virus. The need to be counted is even stronger today to maximize every dollar that can be allocated to our programs and services. Help us help you!

We strongly encourage everyone to do their part in the census and be counted so we can continue to provide these valuable services. If you haven't already done so, please complete the census (and include your birth date as this is the only way to be counted as a senior).

For information on how you can be counted, contact the Census Bureau at 1-844-330-2020 (English) or 1-844-468-2020 (Spanish); or access the Census website at: [2020Census.gov](https://www.2020Census.gov).



VINCENT W. COLONNO  
CHIEF EXECUTIVE OFFICER

MARLENE HILDENBRANDT  
EXECUTIVE DIRECTOR

Catholic Charities Senior and Caregiver Support Services is available to our older adult community members during COVID 19 conditions by providing telephone support services through our Aging Life Services Program.

These long weeks of quarantine have been challenging and lonely – for all of us. The news brings distressing events in our communities and across the nation. This is not easy. We are all reaching out for some extra help, a voice on the phone, someone checking in, and someone to just talk through what we are experiencing.

Call us. That’s what we do for you.

Amy Carman is a social worker for this program. Call Amy at 518-275-8700 for counseling, to talk through worries, loneliness, grieving, frustration, or other challenges. There is no charge to residents of Columbia County 60 +.

Katie Carroll is the Aging Life Services Coordinator. One of the services offered through this program is friendly calls/visitors – another free service by telephone. Call Katie at 518-860-5806 if you or someone you know could use a telephone friend or chat while they stay safe at home or, if you are interested in volunteering to become a friendly caller.

All services by this program are free and confidential. There is no income qualification.

### HOLIDAY CLOSINGS

The Office for the Aging will be closed on the following holidays. There will be no meal deliveries on the following dates:

Independence Day	Friday, July 3
Labor Day	Monday, September 7

Senior Community Centers are currently closed due to COVID-19. Please check the OFA Website or call the office for updates. Thank you.

# Medicare coverage and coronavirus

## Accessing care during a public health emergency

During a public health emergency, Medicare Advantage and Part D plans must maintain access to health care services and prescription drugs.

### Medicare Advantage Plans must:

- Allow you to receive health care services at out-of-network doctor's offices, hospitals, and other facilities
- Charge in-network cost-sharing amounts for services received out of network
- Waive referral requirements
- Suspend rules that require you to tell your plan before you get certain kinds of care or prescription drugs, if failing to contact the plan ahead of time would limit your access to care

### Part D plans must:

- Cover formulary Part D drugs picked up at out-of-network pharmacies
  - Part D plans must do this when you cannot be expected to pick up Part D drugs at an in-network pharmacy
- Cover up to a 90-day supply of a prescription at your request
  - Plan cannot put a quantity limit on a drug that would prevent you from getting a full 90-day supply, as long as you have prescription for that amount
  - Some safety limits are still in place to prevent unsafe dispensing of opioids
- Make other needed changes to make sure you can access medications without interruption
  - Plans have different options for how to do this, such as lifting restrictions that stop you from filling a prescription too soon



If you have trouble getting your plan to cover services, call the  
**Medicare Rights Center Consumer Helpline: 800-333-4114**



Getting Medicare right

# Medicare coverage and coronavirus

**The Medicare Rights Center Consumer Helpline is open**

**Call 800-333-4114 to speak with a counselor**

As the number of cases of COVID-19 (also known as coronavirus) increases, so does the importance of programs like Medicare in helping you maintain your health. Medicare is taking important steps to keep you informed and help you access appropriate care.

Original Medicare-covered services related to coronavirus include:

- **Coronavirus testing**
  - Your doctor can bill Medicare for this test beginning April 1, 2020 for testing provided after February 4, 2020. You will owe nothing for the laboratory test and related provider visits (no deductible, coinsurance, or copayment). This applies to both Original Medicare and Medicare Advantage Plans.
- **Virtual check-ins**
  - Virtual check-ins can be used to communicate with your doctor and assess whether you should go to the office for an in-person visit. If you have a Medicare Advantage Plan, contact your plan to learn about its costs and coverage.
- **Telehealth benefits**
  - A telehealth service is a full visit with your doctor using video technology. During the public health emergency, Medicare covers hospital and doctors' office visits, mental health counseling, preventive health screenings, and other visits via telehealth for all people with Medicare. You can access these benefits at home or in health care settings. You may owe standard cost-sharing (like a coinsurance or copayment) for these services, but contact your provider to learn more. If you have a Medicare Advantage Plan, contact your plan to learn about its costs and coverage.
- **Prescription refills**
  - If you want to refill your prescriptions early so that you have extra medication on hand, contact your Part D drug plan. Your plan should remove restrictions that stop you from refilling most prescriptions too soon.

Medicare also covers other medically necessary services, such as inpatient and outpatient hospital care or skilled nursing facility care.

Medicare Advantage Plans must cover everything that Original Medicare does, but they can do so with different costs and restrictions.

July 14	10:00	Richardson Hall in Philmont
	1:00	Providence Hall in Hudson
July 15	10:00-11:00	Ghent Town Hall
	1:30-2:30	Canaan Town Hall
July 16	10:00	Palatine Manor in Germantown
	12:30-1:30	Elizaville Firehouse
July 17	10:30-11:30	New Lebanon Town Hall
July 21	1:00-2:00	Stuyvesant/Stockport Seniors Club at Stuyvesant Town Hall
July 22	10:00-11:00	Copake Town Hall
July 23	10:00-11:00	Greenport Town Hall
	1:00	Crosswinds in Hudson
July 24	11:00	Philmont Terrace
	1:00-2:00	Philmont Senior Center
July 28	1:00-2:00	Greenport Community Center at Town Hall Drive in Hudson
July 29	1:00-2:00	Town of Claverack Senior Citizens at Claverack Town Park
July 30	10:00-11:00	Columbia County Office for the Aging 325 Columbia Street Hudson
July 31	9:30-10:30	Tri Village Senior Citizens at Town of Kinderhook Town Hall
August 5	11:30	Southern Tier Seniors at Clermont State Park

## Farmers Market Coupons Are Here!

The Columbia County Office for the Aging is pleased to announce that Farmers' Market Coupons (FMC) for this year have arrived and are available. Each booklet is worth \$20.00 and contains five (5) \$4.00 checks which can be used to purchase produce at approved local farmers' markets in Columbia County, Greene County, and the Capital District. Eligible individuals must be 60 years of age or older; have a household income of \$1968/month or less for a single-person household, \$2658/month or less for a two-person household, or \$3349/month for a three-person household.

Issued on a first come, first served basis, coupon booklets and a list of participating farmers' markets will be available at the Office for the Aging, 325 Columbia Street in Hudson Monday – Friday from 8:00 AM – 3:30 PM. **Please call first for an appointment to pick up the coupons by dialing 518-828-4258.** A senior's POA (with a copy of the document) may pick up coupons for the senior. Seniors who are unable to get to one of the distribution points should contact OFA to arrange for home delivery. Listed below are distribution sites for the FMC.

Due to Covid-19 we have had to change some of our distribution sites. The public is welcome to all distribution sites held at town halls, town parks, and community centers. **This will be a drive-thru distribution and individuals need to remain in their cars and someone will bring the coupons to them.**

As in the past, lost booklets cannot be replaced. Each older adult in a household is eligible to receive a booklet if they meet the age and income requirements.

### Farmer Market Coupon Distribution Sites 2020

Date	Time	Location
July 7	9:00	Bliss Towers in Hudson
	12:00	Dawnwood in Hudson
July 8	11:00	Paul Raihofer Senior Village in Valatie
	12:30	Valatie Woods Apartments in Valatie
	2:00-3:00	Valatie Senior Center
July 9	10:00	John Funk Village in Hudson
	12:00	Greenport Manor in Hudson
July 10	10:00	Chatham Manor in Chatham
	11:30	Highpointe at Chatham



## Do You Need Help Caring for Someone with Alzheimer's Disease or Dementia?

### Consider Caregiver Directed Respite

Caring for a loved one with Alzheimer's disease or related dementia can be both rewarding and tiring.

The Caregiver Directed Respite Program gives you the ability to:

- \*Recruit and hire the aide
- \*Train the aide
- \*Supervise the aide
- \*Determine the tasks the aide performs



This free program provides caregivers more independence, control, and responsibility in directing the care for someone with Alzheimer's disease or dementia.

The Caregiver Directed Respite Program handles all administrative tasks, including paying your aide, so you can focus on getting your loved one the in-home care they need.

This program is provided at no cost and is available in the following counties: Albany, Columbia, Delaware, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady and Schoharie. To learn more about the Caregiver Directed Respite Program, please call 518-238-4164. This program is supported by a grant from the New York State Department of Health.

## Cooling Assistance

The Home Energy Assistance Program (HEAP) Cooling Assistance provides assistance for a free air conditioner to eligible older adults and people with certain medical conditions who are at higher risk of heat-related illness. Households that include an individual with a documented medical condition that is exacerbated by extreme heat are eligible. To qualify, you must have no working air conditioners or your air conditioner must be at least five years old. In situations where an air conditioner cannot be safely installed, a fan will be provided. The air conditioner or fan is not to exceed \$800.00 with installation. Applications are usually accepted through the end of August.

For information on both programs, please call the Columbia County Department of Social Services, at 518-828-9411, and speak to someone in the HEAP Department.





## NEW YORK STATE OFFICE FOR THE AGING REMINDS NEW YORKERS TO REMAIN VIGILANT AGAINST COVID-19 SCAMS

### *Scammers Continuing to Use Variety of Methods Tied to Coronavirus that Specifically*

New York State Office for the Aging (NYSOFA) reminds New Yorkers of all ages to stay aware of scams surrounding the novel coronavirus. Scams have become even more sophisticated in recent years, and although COVID-19 cases are currently on the decline across the state, scammers continue to seek to take advantage of uncertainty surrounding the virus.

“The impact of social distancing has resulted in a rise in scams that prey on vulnerable individuals, particularly socially isolated older adults,” **said NYSOFA Acting Director Greg Olsen**. “As scammers become increasingly more inventive, I urge all New Yorkers to be on the lookout and report any and all suspicious activity immediately to help protect other New Yorkers from falling prey.”

It is well known that social isolation disproportionately affects older adults. While social distancing was put in place to slow the spread of COVID-19, it also has had the unintended effect of heightening the risk of social isolation and loneliness even more, ultimately leaving people more vulnerable to scams and financial exploitation.

Scammers are using email, text messages, social media, and the telephone to steal and defraud. Examples of COVID-19 scams include:

- ◆ Phishing and supply scams – Scammers impersonate health organizations and businesses to gather personal and financial information or sell fake test kits, supplies, vaccines or cures for COVID-19.
- ◆ Contact tracing scams – Scammers pretend to be COVID contact tracers and trick people into providing personal information. Legitimate contact tracers will never ask for personal information like Social Security or financial information.
- ◆ Economic relief scams –The government will NOT ask for a fee to receive any funds, nor will they ask for your personal or account information.
- ◆ Government grant scams – Scammers are taking advantage of homeowners by making bogus offers to secure generous grants for home repairs.
- ◆ Charity scams – Scammers seek donations for illegitimate or non-existent organizations.
- ◆ Delivery of malware – Often through “virus-tracking apps” or sensationalized news reports to gain access to all your information.
- ◆ Provider scams – Scammers impersonate doctors and hospital staff, claim to have treated a relative or friend of the intended victim for COVID-19 and demand payment for treatment.
- ◆ Bank/FDIC scams – Scammers impersonate FDIC or bank employees and falsely claim that banks are limiting access to deposits or that there are security issues with bank deposits.
- ◆ Investment scams disguised as “research reports” – Scammers claim that products or services of publicly traded companies can prevent, detect or cure COVID-19.
- ◆ Shopping scams – Many new shopping scams are related to safety products and hard to find household goods. Scammers sell emergency preparedness materials, but never deliver the promised goods.
  - ◆ With the increase in online shopping due to social distancing, there has been an increase in scammers calling people claiming they need to discuss fraudulent charges.

**Association on Aging in New York Executive Director Becky Preve** said, “New Yorkers need to remain vigilant against scams that target older individuals and caregivers during this pandemic. Perpetrators are using the opportunity now more than ever to exploit our most vulnerable population, and the guidance provided is an excellent resource to provide education and protection.”

New Yorkers should follow these best practices to keep their money and information safe:

- ◆ Do not open emails or respond to texts from people or companies you do not know.
- ◆ Never click on links or attachments in an email or a text you do not 100% trust.
- ◆ If you receive an email or a text from your bank or retailer that makes you feel skeptical, call the customer service number on their official website.
- ◆ If you receive a phone call from anyone attempting to verify account information, be wary. Government agencies will never request this information over the telephone, and most businesses would never call or email you to ask for your security credentials.
- ◆ When shopping online, only purchase from sites that begin with “HTTPS”, which means the site is considered secure.
- ◆ Watch for spelling errors on websites—many scams originate in foreign countries.

### **What to Do if You Have Been Scammed**

Report it. Reporting scams to law enforcement is important to help establish accurate statistics on how many people have been affected, which determines how many resources the FBI and other law enforcement will devote to breaking up fraud rings.

### **Resources**

[NYS Attorney General](#)

[NYS Department of State Division of Consumer Protection](#)

[AARP Fraud Watch Network](#) – 877-908-3360

[Better Business Bureau](#)

[FBI Internet Crime Complaint Center](#)

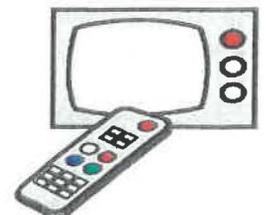


## **DO NOT CALL REGISTRY**

One way to stop unwanted sales calls is to add your phone number to the “Do Not Call” registry list. Simply use the phone you desire to have added to the registry and call 1-888-382-1222. This will connect you to the Federal Trade Commission who maintains the “Do Not Call” registry. This will not stop you from getting political, charitable, debt collection, informational or survey calls but should stop the telemarketing calls.

### **Meal Cancellations**

In case of weather or other emergencies, tune into WRGB-Channel 6 (CBS) television station and watch for school closings. You may also tune into WCTW 98.5 FM, WHUC 1230 AM or WZCR 93.5 FM radio stations for the same information.



# Ideas for Staying Engaged Socially and Mentally During COVID-19

Life as we knew it has changed dramatically in the past few months. Physical and social distancing has left many people feeling anxious and lonely due to disruption of their normal routines and way of life. Many seniors have been separated from their family and friends due to health concerns which in turn compounds the feeling of social isolation. While it is important to practice physical distancing, it is also important to protect one's self from excessive exposure to media coverage and to stay mentally and socially stimulated. Listed below are some ideas to help:

Limit your viewing of the news, whether it is television, radio or social media. Having 24/7 access to the news can make it hard to avoid, especially when stuck in your home by yourself, but it is important to turn it off!

Technology can help you to connect with others and stimulate your mind.

If you have a computer with access to the internet, Google activities for being quarantined at home. The Metropolitan Museum of Art has been streaming different encore performances from their Live in HD series. These performances are available from 7:30 pm until 6:30 pm the following day. The United Kingdom's National Theatre streams a different play on YouTube every Thursday. Many other museums are offering virtual tours of their exhibits.

If you are an animal lover, explore zoos and aquariums, for example, the Smithsonian National Zoo. Many zoos and aquariums have live webcams which allow you to view the animals and tropical fish. For example, the New England Aquarium in Boston, Massachusetts offers daily virtual tours and activities.

Travel to another state or country on Google Earth. Check out the Eiffel Tower in Paris, the Grand Canyon or Niagara Falls. Plug in your home address to see the photo. Take a walk down memory lane and Google pictures of your childhood home(s) and neighborhood(s).

Take a virtual tour of the National Parks throughout the United States.

Use Zoom or Skype to visit with your family and or friends.

Play Words with Friends on your computer or smart phone; this would be a great way to connect with a grandchild while providing them with a fun opportunity to practice their vocabulary and spelling skills!

If you have a smart phone, download the Audible app and listen to some books while relaxing. Many libraries also offer e-books and audio books you can borrow from home.

Read! Start a virtual book club or meet outdoors where you can practice physical distancing. Some libraries are beginning to offer curbside service, check with your local library.

Reconnect with people. Pick up the phone and call your family and friends. Call your friends from the Senior Center and catch up! Grandchildren are home from school; this would be a good opportunity for them to record an interview with you about your life.

Write some letters and cards and send to others, especially those you know in nursing homes or assisted living facilities.

Jigsaw puzzles, crossword puzzles and puzzle books are all activities which require you to focus and engage your brain.

Do you like crafts? Google "Great Senior Living", then click on "All Articles", click next on "Fun and Recreation", which will take you to "Crafts for Seniors." There you will find numerous ideas and instructions for at home crafts.

Exercise, take a walk around your neighborhood or do some chair strengthening exercises. It is important to nourish your body not only with healthy food, but adequate sleep and exercise.

Volunteer! The Office for the Aging is always looking for Meals-on-Wheels volunteers and what better way is there to stay engaged than by helping others.



## FREE ONLINE CLASSES THROUGH THE ALBANY GUARDIAN SOCIETY

The Albany Guardian Society 2020 Summer Institute semester offers a variety of programs in the following broad categories:

Care giving  
Health  
Housing  
Legal  
Professional Development  
Technology

Due to the COVID-19 pandemic, all classes will be held through Zoom. (If you have any questions about Zoom, please call 518-434-2140.) There is no cost to attend, however, registration is required.

To register online, please go to [www.albanyguardiansociety.org](http://www.albanyguardiansociety.org), click on “education” and then “institute”, press the “Register Button” next to the course description and complete the registration form. If you are unable to complete the online registration, please contact Albany Guardian Society.

There is no cost to attend these programs; however, registration is required for each course you wish to attend. If you have any questions regarding the Institute or are unable to attend a class once you have registered, please call Albany Guardian Society at 518-434-2140 or email [ags@albanyguardiansociety.org](mailto:ags@albanyguardiansociety.org).

### DO YOU NEED A MASK?

The Columbia County Office for the Aging has washable, cloth masks available. Please call the office at 518-828-4258 if you are in need.



### MEDICATION DISPOSAL DURING COVID-19

The Columbia County Office for the Aging has a supply of medication disposal bags which can be used to safely discard medications in the safety of your own home.

These drug deactivation bags contain charcoal, which allows the user to simply add warm water, wait 30 seconds, seal the pouch and gently shake before disposing in normal trash. The system is environmentally friendly and is able to neutralize pills, liquids and patches. Please call the office at 518-828-4258 for more information or to obtain a bag(s).



## ANNUAL SENIOR DAY EVENT CANCELLED

It is with great regret that the Office for the Aging is cancelling the annual Senior Day Event due to COVID-19. We hope to be back with the event in 2021!

## AARP DRIVER SAFETY CLASSES CANCELLED

AARP has announced that they will not be holding their safe drive classes for the remainder of the year, due to COVID-19.

Individuals may take the AARP Smart Driver course online. To take the class, go to their website at [WWW.AARPDRIVERSAFETY.ORG](http://WWW.AARPDRIVERSAFETY.ORG)

AARP is offering seniors a 25% discount for their online course and to receive the discount, use DRIVING-SKILLS as the promo code.

# HAPPY BIRTHDAY

Happy Birthday to Arlene Brown of Hudson, who celebrated her 99th birthday on June 16th! We wish her many more trips around the sun!



Also, a very Happy Birthday to Mr. Henry Curran, who turns 100 on July 14th!



## IN MEMORY OF...

The Office for the Aging would like to express our appreciation of contributions that have been received by the following individuals in memory of friends and loved ones:

Daniel Tuczinski in memory of Carol Tuczinski  
Carol was a Meals-on-Wheels volunteer for many years.



## SENIOR STARS SUPPORTERS

The Office for the Aging would like to acknowledge the following local businesses that have provided financial support to the Senior Stars Program. Their support goes a long way which enables our agency to acquire items for seniors with a focus on those of greatest need and without family supports. Thank you for your gracious support!

The Bank of Greene County Charitable Foundation  
Hudson Elks Lodge #787 BPOE



We would also like to express our gratitude to the following individuals for their contributions and support for our program:

Donald & Carol Hegeman



(518) 828-2273

Toll-free 1-877-260-9244

Do you need help for a loved one? **NY CONNECTS, COLUMBIA COUNTY** is a program that assists with helping the elderly stay in their homes longer with support services. Please call 518-828-CARE or 1-877-260-9244 for more information. Or visit the NY CONNECTS website at [www.columbiahealthnet.org](http://www.columbiahealthnet.org).

## SENIOR STARS CONTRIBUTIONS

The Office for the Aging administers the Senior Stars Program, a program that is funded by contributions from individuals and companies. The program is focused on providing seniors who lack local supports with needed items (clothing, blankets, etc) during the holiday season. Acknowledgement of contributions received will appear in our quarterly newsletter. We also accept contributions made in memory of a loved one.

(Please Print)

Name \_\_\_\_\_

Address \_\_\_\_\_

I'd like to make my contribution in memory of \_\_\_\_\_

If you would like to remain anonymous, please check here \_\_\_\_\_

Please make checks payable to: COLUMBIA COUNTY SENIOR STARS PROGRAM and mail to 325 Columbia Street, Hudson, NY 12534

Thank you for your support and generosity!

Please fill out your mailing information below so we may include you on our list.

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_

Zip Code: \_\_\_\_\_



Columbia County Office for the Aging  
325 Columbia Street, Suite 231  
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*“Caring for those who cared for us”*

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