

"EXPERIENCE"

September 7, 2025

Schoharie County Office for the Aging 518-295-2001

Word Of The Day – Salient-Something described as salient is very important or noticeable.

Fun Fact – We are born with only 2 natural fears: the fear of falling and the fear of loud sounds. One of the most surprising fun facts about life: All other fears and phobias are learned or acquired later in life.

***** **Laughter Is Good For The Soul**

- What do you call advice from a cow? Beef Tips.
- What do you call someone who can't stick with a diet?
A desserter.
- Did you hear the rumor about butter? Never mind, I shouldn't spread it!

Free & Open to the Public, Schoharie County Office for the Aging and NY Connects Presents: An Educational presentation from the Alzheimer's Association: Presenter Ann Thayer
10 Warning Signs of Alzheimer's Healthy living for your brain and body. September 19th from 10:00AM to 12:00PM at Schoharie County Office for the Aging, 113 Park Place, Suite 3, Schoharie, NY 12157. Refreshments will be provided RSVP to 518-295-2001.

***** **MEDICARE REMINDER: How to enroll in Medicare if you are turning 65.**

Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP).

If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B.

If you are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare.

If you are eligible for automatic enrollment, you should not have to contact anyone. You should receive a package in the mail three months before your coverage starts with your new Medicare card. There will also be a letter explaining how Medicare works and that you were automatically enrolled in both Parts A and B.

If you get Social Security retirement benefits, your package and card will come from the Social Security Administration (SSA).

If you get Railroad Retirement benefits, your package and card will come from the Railroad Retirement Board.

Typically, you should not turn down Part B unless you have insurance based on your or your spouse's current work (job-based insurance). If you do not have job-based insurance and you turn down Part B, you may incur a premium penalty if you need to sign up for Medicare coverage in the future. Also, if your job-based insurance will pay secondary after you become eligible for Medicare, you should consider enrolling in Medicare in order to have primary coverage and pay less for your care.

If you are 65 but are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare.

Farmers Market Coupon Information: If you haven't already received them and would like to get the coupons this year, please call OFA at 518-295-2001. This year coupons will be \$5.00 each for a total benefit of \$25.00 per booklet.

Income Eligibility Guidelines:

Household size	Annual	Monthly	Weekly
1	\$28,953	\$2,413	\$557
2	\$39,128	\$3,261	\$753
3	\$49,303	\$4,109	\$949

Each additional family member add \$10,175 annually. Issuance of Farmers Market Coupons is targeted to individuals 60 years or older, who are, or affirm that they are, low-income based on above.

Reminder The Parkinson Support Group meets on the second Tuesday of every month, at 1PM. The next meeting will be on September 9, 2025, at The Gathering Place, 127 Kenyon Rd. Cobleskill, 12043.

Schoharie County Office for the Aging invites you to:
Join our Caregiver Support Group "Life Chat" on Wednesday, September 24, at 1:00 PM for our monthly meeting where we will share life events and caregiving.

This month is **SEPSIS Awareness Month**.

Please Come Join us as HCR Home Care has a discussion on SEPSIS. The Gathering Place, 127 Kenyon Road, Cobleskill, N.Y. Door prizes and light refreshments will be available. Questions or to RSVP contact Lenore Tsami at 518-295-2001.

AARP Defensive Driving Class will be held **September 12, 2025**, from 9:00 AM to 4:00 PM, Course fee \$25.00 AARP Members, \$30.00 Non-AARP Member. Payment by check or Money Order Only made out to AARP.

No Cash payments will be accepted. Bring your Driver's license & AARP Card if you are a member. There will be a 30-minute lunch break. Please arrive a few minutes early for the registration process. Registration Required 518-295-2001.

Did you know?....The brain is the fattest organ. The stomach may be our body's fattest part, but the fattest organ is our brain. The brain is composed of nearly 60% fat.

Thought for the Week...The tallest oak in the forest was once just a little nut that held its ground.