

THE BUZZ

ULSTER COUNTY OFFICE FOR THE AGING

FEBRUARY 2026



It is the mission of the Ulster County Office for the Aging to assist and empower older adults and their families to live as independently as possible, with dignity and purpose.

Ulster County will strive to reach more older adults and expand upon its current services by bringing them to remote and underserved areas of the County.

This includes new educational health promotion, service enrollment and Senior advocacy program opportunities so they can stay in, and contribute to, their community.

Are you 60 years old or older and...

...Need a ride for a medical appointment?

...Would benefit from a nutritious home-delivered meal?

...Need help with legal matters or Medicare questions?

Programs and Services:

- Home-Delivered Meals and Community Café's
 - Legal Services
 - HIICAP Medicare Counselling
 - Home Care Services
 - Transportation for non-emergency Medical appointments via Ulster County Area Transit (UCAT) or Neighbor to Neighbor
 - Medical Alert
 - Housing Information
 - Caregiver Support Group and Warm Calls
 - Tai Chi, Mall-Walk, and other Exercise Programs
 - Nutrition Counseling by Registered Dietitian
 - Information and Assistance/NY Connects
- Trained staff are available 9:00 A.M. to 5:00 P.M., in person or by phone, to answer questions about available community resources, benefits and entitlements. Call 845-340-3456 for more information.



1003 DEVELOPMENT COURT, KINGSTON, NY 12401 | 845-340-3456 | ULSTERCOUNTYNY.GOV/AGING

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Monday, February 23rd • 6:30 PM • Newburgh Free Library
Wednesday, February 25th • 6:30 PM • Newburgh Town Library
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06-5324

UCOFA DIRECTOR MESSAGE

Dear Ulster County Older Adults!

Spring draws ever closer! You can see the light stays longer, you can feel the sun on your face stronger, and folks are already talking about garden preparation! Personally, I want to wait till the soil won't freeze my fingers!

Our planning for the year has already begun and we have had some special education requests. So far, there are folks wanting to know how to order food online, meaning groceries, and perhaps also how to get them to your home if you cannot drive to pick them up. We are scheduling a tech class for that on March 6th – call us to register if you are interested. Also, some requests regarding guidance for those who may have lost a spouse who handled all the finances. Where do you begin? How to you ensure you are safe financially, and have what you need? How do you start? These are questions we hope we can answer about folks left by a spouse or partner who has passed, or who can no longer manage finances due to an illness or new disability. We will be scheduling all these come spring and summer.

We would also like to "take our show on the road"! (AGAIN!)

A few years ago we were able to visit many senior groups with the lawyer, the Medicare expert, and our NYConnects staff to answer both general questions and have appointments for people in their neighborhood, rather than them having to come to Kingston. We are already planning a trip to Wallkill for these services, and hope to see interest from some other older adults groups/housing/social clubs. Please let us know! We can try and accommodate you!

This year we hope to explore the idea of in-home respite for those caregivers needing to get a few hours to themselves. We are always looking for volunteers for this (among other positions) and training is available. Please contact our office.

Also, we are looking for nominations for our Senior of the Year. If you know someone who is a wonderful volunteer and like to nominate them, please see our website for the nomination form, pick one up at our office, or give us a call and we can mail it. We appreciate all those who make a difference in their communities.

Everyone stay warm – the real warmth is on the way!
Susan Koppenhaver, Director, Ulster County Office for the Aging

Ulster County Office for the Aging Senior Technology Support Classes

Senior Technology Support Classes will be held at the Ulster County Senior Hub, 5 Development Court, Kingston, NY, on Thursday mornings from 9:30 A.M. to 11:30 A.M. Going forward with these classes the instruction portion will be limited to one hour and the second hour will be devoted to Q&A on any topic. Next classes:

February 5: Introduction to Google Products
(Herb Sawtell)

February 12: Tips for Internet Shopping
(Lisa McCormack)

February 19: General Tech Q&A, Bring Your Tech & Your Questions

February 26: Tips for Apple Mail Users
(John Dowley)

Classes are limited to 15 people. Please call the Ulster County Office for the Aging at 845-340-3456 to register. If you have registered for a class but find you are unable to attend, please call as soon as possible so we can contact a person on the waitlist.

Online Grocery Shopping Technology Class

The Ulster County Office for the Aging and the Technology support class volunteers would like to offer a class on how to shop for groceries or Instacart online. Many local grocery stores offer this service, and many have either delivery to your home, or pick up options available.

This class would help you understand the process of starting an online account, set up payment, and help you learn how to navigate the search for the groceries you need. The class will take place March 6, 2026, from 10:00 A.M. to 12:00 P.M., at the Ulster County Senior Hub, 5 Development Court, Kingston, NY. PM To register, call the Ulster County Office for the Aging at 845-340-3456.

For this class, you would need to have a device that allows you to search and see the store selections, maybe a sample list to try and search for items, and a payment card of some sort.

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Aging and U.S. Department of Health and Human
Services, Administration for Community Living.

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Contact Ileana VasquezX
ivasquez@lpicommunities.com
(800) 477-4574 x3105



CLASSES

MALL WALK WITH THE UCOFA

HUDSON VALLEY MALL
1300 Ulster Avenue, Kingston, NY.
Every Tuesday, 10:00 A.M. sharp!

**We meet by the Food Court at 9:45 A.M.
All are welcome!**

If Kingston City School District is on delay or closed, the mall walk is cancelled.

**All classes below are held at the
Ulster County Senior Hub,
5 Development Court, Kingston, NY
Call the Ulster County Office for the Aging to
register at 845-340-3456.**

UCOFA Free Chess Classes

Mondays at 11:00 A.M.

If a County Holiday falls on a Monday, Chess Class will
meet on Friday at 11:00 A.M. of that week.

UCOFA Craft Corner

Join Ulster County Office for the Aging for Creative Fun!
Each month a new craft. 3rd Friday of the month.
From 10:00 A.M. to 12:00 P.M.

UCOFA Gentle Chair Yoga

Mondays from 9:30 to 10:30 A.M.

First Come-First Served Basis. No Late Entries.

Maximum capacity is 35.

Shoes must be worn.

UCOFA Fitness and Fun for All Bands, Balls, Light Weights, and Light Cardio

Wednesdays, 10:30 to 11:30 A.M.

Shoes must be worn.

MVP Living Well Chair Zumba

Dance fitness workout with seated movement to help
balance and coordination.

Wednesdays from 2:00 to 3:00 P.M.

MEDICARE

MEDICARE COUNSELING

The Health Insurance Information Counseling and Assistance Program (HIICAP) at the Ulster County Office for the Aging provides free and objective information, counseling, assistance and advocacy on Medicare, private health insurance, and related health coverage.

HIICAP helps people with Medicare, their representatives, or people soon to be eligible for Medicare.

HIICAP Counselors are fluent in all aspects of Medicare and health insurance coverage, including Original Medicare, Medicare Advantage, Medicare supplemental plans, and prescription drug coverage.

If you need further information or would like to schedule an in-person or phone appointment with a HIICAP counselor, please call 845-340-3579.

Ulster County Office for the Aging Attorney

The Ulster County Office for the Aging Attorney can provide counseling and referrals for:

- Estate & Long Term Care Planning
- Government Benefits, including Medicaid
- Consumer Issues
- Housing
- Elder Abuse

The Ulster County Office for the Aging Attorney can also prepare the following documents:

- Simple Wills
- Powers of Attorney
- Health Care Proxies
- Living Wills

There is no fee for this service, however contributions are gratefully accepted. (Suggested contributions: \$20 - \$100). To make an appointment call the Ulster County Office for the Aging at 845-340-3456.

The attorney does not go to court on any matter. If immediate assistance is needed, a prospective client may want to contact Legal Services of the Hudson Valley at 845-331-9373.

Please join Ulster County Office for the Aging and Ten Broeck Commons for Valentine's Day Bingo

February 13, 2026

1:00 to 3:00 P.M.

Ulster County Senior Hub
5 Development Court
Kingston, NY.



Free to Ulster County Seniors age 60 and over.

Light refreshments will be served.

Call the Ulster County Office for the Aging at 845-340-3456 to R.S.V.P.
by February 7, 2026

Ulster County Office for the Aging
Holiday Cabaret Luncheon, Hurley Reformed Church



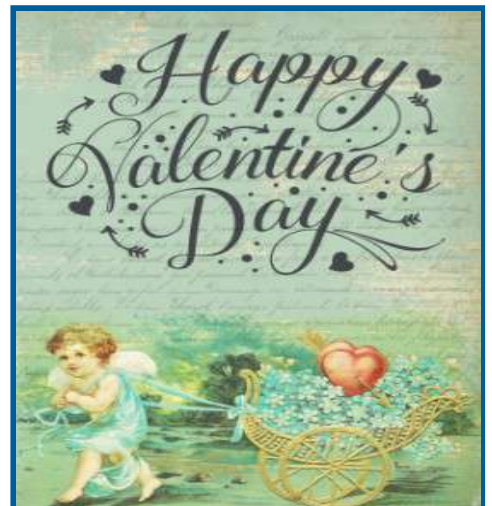
See you in the Spring!

Ulster County Senior of the Year

Each year, Ulster County recognizes two (2) individuals as Seniors of the Year for their enduring commitment to Ulster County in their important and vital roles as volunteers.

We ask that you consider nominating individuals who have made a commitment to excellence in our community and submit their names for the 2026 nominations for "Senior of the Year." Selected Seniors, two (2) from every county across the entire State of New York, will be honored as part of the annual Older New Yorkers' Day on May 26, 2026, at The Crowne Plaza Hotel - Desmond in Albany.

Please consider nominating a notable Senior in your life that has demonstrated a long-term commitment to Ulster County. Please use nomination form on our website at <https://www.ulstercountyny.gov/Departments/Aging>. If you have any questions, you may contact our office at 845-340-3456. Nominations must be received by February 27, 2026.



Free Tax Preparation / E-Filing

This assistance is available to any low-or moderate-income taxpayers, especially those over 50 years of age. Volunteers trained as Tax Counselors will prepare and e-file your Federal and NY State Tax Returns, starting on February 2, 2026.

Monday - Gardiner Library, 133 Farmers Turnpike

Monday - Kingston Library, 61 Crown Street

Tuesday - Kingston Library, 61 Crown Street

Tuesday - New Paltz, St. Joseph Church, 34 South Chestnut Street

Wednesday - New Paltz, St. Joseph Church, 34 South Chestnut Street

Wednesday - Saugerties Kiwanis

Wednesday - Marbletown Town Hall, 1925 Lucas Avenue

Thursday - Marbletown Town Hall, 1925 Lucas Avenue

Friday - Napanoch, Shawangunk Senior Center, 70 Main Street

Email your Name, preferred Location or Town of Residence, Phone Number, and Time (A.M. or P.M.), to UlsterTaxAide@gmail.com to schedule an appointment.

This service is provided by AARP TaxAide and the IRS, with the generous support of the Ulster County Office for the Aging.

Ulster County United Way Volunteer Income Tax Assistance (VITA) Free Income Tax Preparation for individuals and families earning less than \$69,000 a year. Must be an Ulster County resident. Call for the Ulster County United Way at 845-331-4199 for eligibility questions and more information.



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February 2026 Community Café & Home Delivered Meals Menu

Monday	Tuesday	Wednesday	Thursday	Friday
2 Waffle Sausage Cubed Potatoes Cinnamon Apples WW Bread Fresh Fruit	3 Beef Stew Veggie Mix Squash and Sweet Potatoes Vegetable Soup Rye Bread Applesauce	4 2 Bean Chili Peas and Carrots Yellow Squash Corn Bread Peach cup	5 Fiesta Chicken Rice w/ Chili Sauce Black Bean and Yellow Squash Blend WW Bread Fresh Fruit	6 Chicken Parm w/ Mozzarella Pasta Marinara Zucchini Corn WW Dinner Roll Juice Cookie
9 Macaroni Beef and Cheddar Peas Peppers and Onions California Blend Vegetables WW Bread Fresh Fruit	10 Creole Fish Tomato Herb Sauce Rice Cauliflower and Green Beans WW Bread Fresh Fruit	11 Ginger Chicken Rice Blend Cauliflower and Carrots WW Dinner Roll Peach cup	12 Turkey Dressing w/LS Gravy Sweet Potatoes Green Beans Rye Bread Applesauce	13 Salisbury Steak Potatoes with Mushroom Gravy Peas and Carrots Cauliflower Chicken Soup WW Dinner Roll Juice Valentine Treat
*Closed 16 Holiday Spaghetti and Meatballs Broccoli Black Bean Blend WW Dinner Roll Fresh Fruit	17 Grilled Pork Patty Mashed Potatoes Mushroom Gravy California Blend Vegetables Green Beans Butternut Soup WW Burger Bun Applesauce	18 Breaded Fish Yellow Squash Green Beans Rye Bread Fresh Fruit	19 Beef Stew Veggie Mix Squash and Sweet Potatoes WW Bread Peach cup	20 Cheese Lasagna Marinara Yellow Squash Green Beans WW Bread Juice Cookie
23 Fiesta Chicken Rice w/Chili Sauce Black Bean Blend Yellow Squash Rye Bread Fresh Fruit	24 Georgia Brunswick Stew Veggie Blend Carrots Green Beans WW Bread Applesauce	25 Macaroni Beef and Cheddar Peas Peppers Onions California Blend Vegetables WW Bread Peach cup	26 Turkey Dressing w/LS Gravy Sweet Potatoes Green Beans WW Dinner Roll Juice Fruit Pie	27 Creole Fish Tomato Herb Sauce Rice Cauliflower Green Beans Clam Chowder WW Dinner Roll Fresh Fruit
Community Café Information and Reservations call: 845-331-2180 For information or Home Delivered Meal Cancellation call: 845-331-2496.	* Sites closed and No HDM deliveries.			



COMMUNITY CAFÉS

Do you know that Ulster County and the Office for the Aging sponsor multiple meal sites around the County so that Seniors, age 60 and over, can have a free meal?

Come and enjoy good food and socialization! See below for locations and days of the week.

UCOFA Community Café locations:

Ellenville: Trudy Farber Building, 50 Center Street, Ellenville, NY, Mondays and Wednesdays, 11:30.

Kingston: Ulster County Senior Hub, 5 Development Court, Kingston, NY, Mondays and Wednesdays, 12:00.

New Paltz: New Paltz Community Center, 3 Veterans Drive, New Paltz, NY, Thursdays, 12:00.

Rosendale: Rosendale Recreation Center, 1055 Route 32, Rosendale, NY, Fridays, 11:30.

Saugerties: Frank D. Greco Senior Center, 207 Market Street, Saugerties, NY, Tuesdays, 11:30.

Woodstock: Mescal Hornbeck Community Center, 56 Rock City Road, Woodstock, NY, Thursdays, 12:30.

Want to try it out? Call Gateway Hudson Valley at 845-331-2180 for more information.

Reservations for registered participants must be made at least 24 hours in advance. Please remember, this is for Ulster County Seniors age 60 and over.

The recommended voluntary contribution for a Community Café meal is \$3.00 per meal but not mandated. All contributions are voluntary and confidential. No one will be denied a meal if they do not contribute. Meals made possible by funds provided by Ulster County Government, NYSOFA, UCOFA and Private funds. Your contributions help keep Senior programs available. Thank you.



HOME DELIVERED MEALS

Home delivered meals can help Seniors stay independent in their own homes. Are you or someone you know, unable to take care of meal preparation?

The Ulster County Office for Aging Home Delivered Meal Program provides a weeks-worth of nutritious frozen meals delivered once a week to Seniors at NO cost.

The meals served are planned by a registered dietitian and each meal provides one-third of a Senior's daily nutritional needs.

Qualified Seniors must be:

- 60 years or age or older
- Ulster County resident with no other supports
- Unable to prepare meals
- Homebound due to incapacity or illness

Voluntary contributions are appreciated. Contributions are confidential and no one will be denied a meal if they do not contribute. The recommended voluntary contribution is \$3.00 per meal. If monthly income is higher than 185% of the federal poverty level (\$2,413 for a 1 person household and \$3,261 for a 2 person household), Seniors are offered the opportunity to contribute the full cost of the meal which is \$ 11.78. Checks payable to Ulster County.

For more information, please call Ulster County Office for the Aging at 845-340-3456. For home delivered meal cancellation call 845-331-2496.

The Office for the Aging gratefully accepts voluntary contributions. Your contributions help keep Senior programs available. Thank you. This program is made possible by funding from Federal, State, County and/or local contributions.



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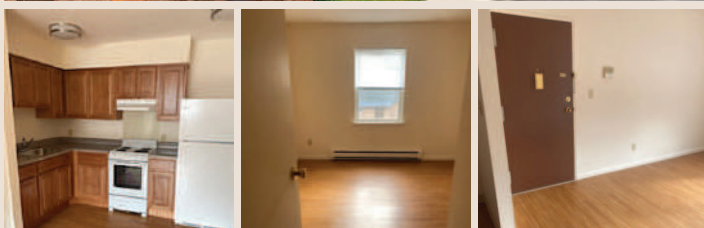
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06-5324

February: American Heart Month

Heart disease is the leading cause of death in the United States, impacting millions of lives each year. February, designated as American Heart Month, is an opportunity to shine a spotlight on this critical health issue and take proactive steps to protect your heart.

Heart disease refers to a range of conditions that affect the heart, including coronary artery disease, heart attacks, arrhythmias, and heart failure. It often develops over time due to a combination of genetic and lifestyle factors.

Recognizing the Warning Signs of Heart Disease

- It's possible to save lives by knowing the symptoms of heart disease and keeping an eye out for them. Often, people dismiss warning signs, delaying integral medical attention.
- Common symptoms include:
 - Chest pain or discomfort, which is often described as pressure or tightness.
 - Shortness of breath, especially during physical activity.
 - Fatigue or weakness that cannot be explained by other factors.
 - Pain or numbness in the jaw, neck, back, or arms.
 - Swelling in the legs, feet, or ankles, which may indicate heart failure.
- If any of these symptoms occur, seek immediate medical attention, as early treatment can make a significant difference in outcomes.

Several factors contribute to the development of cardiovascular disease, including:

High Blood Pressure (Hypertension): Often called the "silent killer," hypertension increases the risk of heart attacks and strokes. The AHA recommends regular blood pressure screenings to detect and manage high blood pressure early.

High Cholesterol: Excess cholesterol can lead to plaque buildup in arteries, restricting blood flow to the heart and brain.

Smoking: The CDC states that smoking doubles the risk of heart disease. Chemicals in tobacco damage blood vessels, increase blood pressure and reduce oxygen in the blood.

Diabetes: High blood sugar levels over time can damage blood vessels and nerves that control the heart.

Obesity and Sedentary Lifestyle: Lack of physical activity and poor dietary habits contribute to weight gain, high cholesterol and high blood pressure.

Excessive Alcohol Consumption: Drinking too much alcohol can lead to high blood pressure, heart failure and irregular heart rhythms.

Chronic Stress: Ongoing stress can contribute to high blood pressure and unhealthy coping mechanisms, such as overeating or smoking.

Family History: Genetics play a role in the likelihood of developing heart disease, making it integral for those with a family history to be especially vigilant.

This American Heart Month, take proactive steps to reduce your risk of heart disease and stroke:

Know Your Numbers: Monitor your blood pressure, cholesterol, and weight regularly. Early detection is essential for effective intervention.

Adopt a Heart-Healthy Diet: Choose nutrient-rich foods like fruits, vegetables, whole grains, lean proteins, and healthy fats. Reduce consumption of saturated fats, trans fats, sodium, and added sugars.

Get Moving: Aim for at least 150 minutes of moderate aerobic activity or 75 minutes of vigorous weekly. Physical activity strengthens the heart and helps maintain a healthy weight.



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Ulster County Office for the Aging, Kingston, NY

06-5324

Basic Disaster Supplies Kit

Store your disaster supply kit items in airtight plastic bags and put in easy-to-carry containers such as plastic bins or a duffel bag. A basic emergency supply kit recommended items:

- Water (one gallon per person per day for several days, for drinking and sanitation)
- Food (at least a several-day supply of non-perishable food)
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting, scissors and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Wrench or pliers (to turn off utilities)
- Manual can opener (for food)
- Local maps
- Cell phone with chargers and a backup battery

Consider the following items based on your individual needs:

- Soap, hand sanitizer, and disinfecting wipes to disinfect surfaces
- Prescription medications. An emergency can make it difficult to refill prescriptions or find an open pharmacy.
- Non-prescription medications such as pain relievers, laxatives, antacids, or anti-diarrhea medication
- Prescription eyeglasses and contact lens solution
- Infant formula, bottles, diapers, wipes and diaper rash cream
- Pet food and extra water for your pet
- Cash or traveler's checks
- Important documents such as copies of insurance policies, identification, and bank account records saved electronically or in a waterproof container
- Sleeping bag or warm blanket for each person
- Complete change of clothing appropriate for your climate and sturdy shoes
- Fire extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates, paper towels and plastic utensils
- Paper and pencil, and books, games, puzzles or other activities for children

RECIPE CORNER

Triple Berry Oatmeal Breakfast

Ingredients:

1 cup old fashioned oats

1 cup whole milk

1 cup frozen berries

1/4 teaspoon cinnamon

1/4 teaspoon vanilla extract

1 tablespoon maple syrup (add more for a sweeter oatmeal)

Pinch of salt

Additional Toppings: Vanilla yogurt, crushed hazelnuts, sliced banana, additional berries.

Instructions:

In a small pot, stir oats, milk, berries, cinnamon, vanilla extract, maple syrup, and salt over medium high heat.

When the mixture starts to bubble, crush the berries with the back of the spoon and turn the heat to medium low and cover.

Cook for 3-5 more minutes or until oats are tender to your preference, stirring occasionally.

Pour oatmeal in a bowl, and top with vanilla yogurt, nuts, and additional berries if desired. Serve warm or at room temperature.

DID YOU KNOW?

The first official Groundhog Day was celebrated on February 2, 1887.

A Heart Healthy Valentines Month

A healthy diet and lifestyle are necessary to prevent and manage cardiovascular disease. It's not as hard as you may think. Here are smart choices from The American Heart Association as part of your life for benefits to your health and your heart.

Use up at least as many calories as you take in.

Know how many calories you should eat and drink to maintain your weight. Nutrition and calorie information on food labels is typically based on a 2,000-calorie-per-day diet. You may need fewer or more calories depending on several factors including age, gender and level of physical activity.

Physical activity is needed to burn more calories and to strengthen that Heart Muscle. It may be hard to do a regular exercise routine, look for easy ways to sneak in some movement such as parking farther away and taking the stairs instead of the elevator.

Eat an overall healthy dietary pattern that emphasizes:

- Eat from a wide variety of fruits and vegetables
- Use Whole grains and cereals
- Choose Healthy sources of protein (Mostly plants such as legumes, and nuts; fish and seafood; low-fat or fat-free dairy; and, if you eat meat and poultry, ensure it is lean and unprocessed.)
- Use liquid non-tropical vegetable oils such as canola, olive, soybean and sunflower oils
- Try to avoid processed foods
- Minimized intake of added sugars
- Foods prepared with little or no salt
- Limited or preferably no alcohol intake

Apply this guidance wherever food is prepared or consumed:

Read the Nutrition Facts and Ingredient List on packaged food labels to choose those with less sodium, added sugars and saturated fat.

Look for the Heart-Check mark to find foods that have been certified by the American Heart Association as heart-healthy.

From the desk of UCOFA Registered Dietitian: Patricia Ricks, MPA, RD, CDN. Nutrition consults are free to Ulster County Seniors 60 and over. To make a referral, call 845-340-3456.

Seniors Serving in Place (SSIP)

Branches are Senior groups where members help one another remain independent, strengthen their communities, and stay in their own homes. They are always looking for new members. Feel free to contact any of the SSIP groups below for more information.

(Website: <https://SSIP.info/>)

SSIP 209 (Marbletown, Rosendale, Rochester, Olive Area)

ViVi Hlavska 845-331-0155
vvhlavska@aol.com

Meets for coffee on Tuesday, Wednesday and/or Friday, 10:00 A.M. at Lydia's Country Deli (or Wesley's Way)

SSIP Kingston

Beverly Nielsen 845-377-1240
bnak146@gmail.com

Albert Rando 845-853-9399
paparando50@yahoo.com.

Meets for coffee Monday 9:30 A.M. at the Kings Diner on Ulster Avenue and/or 12:30 to 2:30 P.M. for lunch on Thursdays at the Ulster County Senior Hub, Summers in the park.

SSIP New Paltz

Pearl Lee, 845-255-8628
Cell 845-706-7333

pearlllee@aol.com

Meets at 10:00 A.M. on Tuesdays at the New Paltz Community Center Route 32.

Bring your own coffee.

SSIP Saugerties

Greta Hutton 845-246-6608
gretahutton@aol.com

Meets for coffee 9:30 A.M. on Tuesdays at the Village Diner in Saugerties.

SSIP Woodstock

Bette Ann Moskowitz
845-679-4702

Betteannm56@gmail.com

Meets at 11:00 A.M. on Mondays at the Woodstock Library

Common Financial Scams Targeting Seniors

1. The grandparent scam. First, a caller gains trust by tricking their target into volunteering information, like a grandchild's name. They may say something like, "Hi Gram, do you know who this is?" Then, with that name at the ready, they impersonate the grandchild. In this scam, fake grandchildren ask for help with car repairs, late rent, a medical emergency, or even to post bond. They may even beg the grandparent not to tell anyone. In other versions, a caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They prey upon emotions to pressure victims into sending money as quickly as possible. These scams are even harder to identify and resist thanks to artificial intelligence (AI). Scammers often ask to be paid through gift cards or wire transfers. These don't always require identification to collect, which means victims have no way ever to recover their money. Some victims report that scammers showed up at their homes, posing as "couriers" to pick up the money.

2. Financial services scam. These cons work because they appear to come from a legitimate source: a bank, a mortgage company, or a debt collection agency. Scammers call, text, or send email messages that look and sound perfectly legitimate. They may claim that a checking or savings account has been compromised and ask for personal information, such as a password or Social Security number, to "secure" it. They may promise better rates or terms on a home loan. Or they may threaten arrest for unpaid medical bills—which may or may not exist. Each of these types of claims is a lie. They can easily fake the information on Caller ID. They know how to make email addresses and links look real. And they often will use threatening language to scare their victims into volunteering sensitive information or sending money. Usually, they will demand immediate payment through a peer-to-peer (P2P) platform. If anyone asks you for money over the phone, especially in the form of a prepaid card, wire transfer or crypto currency, IT IS A SCAM.

3. Tech support scams. Typically, a person's computer or phone screen will freeze or go blank. A pop-up message will appear with a phone number to dial for help. When the user calls it, the scammer on the other end will ask for permission to log on to the device remotely. This fake "tech support" representative also may demand a fee to repair the "issue."

4. Government impersonation scams. Callers pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare. They threaten to arrest the person who picks up the phone if they don't pay their "unpaid taxes" or they may threaten to cut off Social Security or Medicare benefits unless the person provides personal details. This information can then be used to commit identity theft. Government imposters may demand prepaid debit cards, cash, or wire transfers as payment. Using special technology, they often "spoof" the actual phone number of a government agency or call from the same ZIP code (202 for Washington, D.C., for example). This can trick some people into thinking the caller is from a valid source.

5. Romance scams. Romance scammers create fake social media profiles and use them to gain trust and steal money. In some cases, these scammers may be (or pretend to be) overseas. They may ask their victims to pay for visas, medical emergencies, and travel expenses to come to the U.S. Romance scams (also called sweetheart scams) can drag out for a long time. As a result, victims often lose a lot of money.

Other popular scams targeting Seniors:

- **Sweepstakes and lottery scams.** Here, bad actors call with good news: the person answering the phone has won the lottery or a prize of some kind. In order to claim their winnings, that person must send money, cash, or gift cards up front—sometimes amounting to thousands of dollars. Supposedly, this money covers "taxes" and "processing fees". Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their targets. Of course, no prize is ever delivered. Sometimes, fraudsters convince people to send even more money by telling them their winnings will arrive soon.
- **Robocalls and phone scams.** One common robocall is the "Can you hear me?" call. When the person who answers says "yes," the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards. Robocalls use automated technology to dial large numbers of households from anywhere in the world. Robocalls can also be used to carry out a variety of phone scams such as false claims about expiring car or electronics warranties. Scammers often spoof the number they're calling from to make it seem like they're from a trusted organization. Another popular phone scam is the "impending lawsuit" scam where someone receives an urgent, frightening call from a person pretending to be from a government or law enforcement agency (like the IRS or the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested for some made-up offense.
- **Medicare and health insurance scams.** Con artists pose as Medicare representatives in order to convince older adults to share their personal information. Also, they may provide bogus services at makeshift mobile clinics, then bill Medicare and pocket the money.

OFFICE FOR THE AGING

Susan Koppenhaver

Director

Judy Riley

Deputy Director

845-340-3456

NY Connects

845-334-5307

845-443-8804

HIICAP Medicare

Counseling

845-340-3579

Neighbor-to-Neighbor

845-443-8837

**DEPARTMENT OF
SOCIAL SERVICES**

HEAP

845-334-5436

SNAP

845-334-5200

Medicaid

845-334-5175

Central Intake

845-334-5125

Many of the services offered by the Ulster County Office for the Aging are made possible by funds provided by the Administration for Community Living, New York State Office for the Aging, Ulster County Office for the Aging, and your contributions.

The Ulster County Office for the Aging is always looking for ways to improve our services and resources to all Seniors across the County. Please do not hesitate to contact us if you have feedback, ideas or need additional information regarding our services.



NY Connects
Your Link to Long Term
Services and Supports

Ulster County Office for the Aging

(800) 342-9871 (845) 334-5307

NY Connects staff can help link you to long term services and supports, such as home care, transportation and meals.

Our goal is to help you live as independently as you wish to while meeting your medical, social and functional needs that arise from aging or disability.

We can help individuals, families, caregivers, and professionals.

Do you know someone who might like to receive The Buzz via email? Have them call the Office for the Aging with their e-mail address.



Appointments available at the Ulster County Office for the Aging.

Call 845-340-3456 to make an appointment.

The Alzheimer's Association helpline is available 24/7 by calling (800) 272-3900.