

2022 SOCIAL SECURITY

Ready for retirement? Social Security can help

Do you think you may be ready to retire and want to apply for Social Security benefits? We're here to help you make an informed decision about when to apply for benefits based on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several factors, such as your current and anticipated cash needs, your health, and your family history on longevity. You should consider other sources of retirement income including any plans you may have to work in retirement. Most importantly, you should study your future financial needs and obligations, and estimate your future Social Security benefit.

The easiest way to estimate your future Social Security benefits is with a personal my Social Security account. You can create your free account at www.ssa.gov/myaccount. With your account you can see how much you might receive each month based on the age you want to start receiving benefits.

We encourage you to weigh all the factors carefully before making the crucial decision about when to begin receiving Social Security benefits. This decision affects the monthly benefit amount you will receive for the rest of your life, and may affect benefits for your survivors.

SOCIAL SECURITY'S RETIREMENT PORTAL

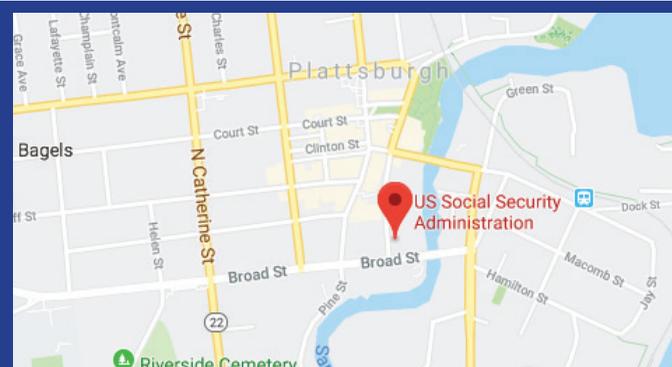
Whether you're ready to learn about, apply for, or manage your retirement benefits, our retirement portal makes it easy

See **HELP 5**

SOCIAL SECURITY BY THE NUMBERS

Plattsburgh Service Area as June 2022

Social Security	Supplemental Security Income
42,918	4,835
Number of Beneficiaries	Number of Beneficiaries
\$719,304,000	\$34,584,000
Annual Payments	Annual Payments



Social Security Office for Franklin County:

Suite 230 14 Durkee St, Plattsburgh, NY 12901

Social Security Phone (Local): 1-(866) 964-7430

Social Security Phone (Nat'l): 1-(800) 772-1213

TTY: 1-(518) 516-2265

Supplement to the Malone Telegram • August 2022

5 Social Security resources that can protect elders from scams

Social Security scams are widespread across the United States. Scammers use sophisticated tactics to deceive you into providing sensitive information or money. They target everyone – especially the elderly – and their tactics continue to evolve.

Here are five easy-to-use resources to prevent Social Security fraud:

- Check out our Fraud Prevention and Reporting page to learn about Social Security fraud – and how we fight scammers at www.ssa.gov/fraud.

- Read our Scam Alert fact sheet to learn what tactics scammers use and how to protect yourself at www.ssa.gov/fraud/assets/materials/EN-05-10597.pdf.

- Create your own personal my Social Security account at www.ssa.gov/myaccount to stay one step ahead of scammers. Please read our blog post at blog.ssa.gov/my-social-security-what-to-know-about-signing-up-or-signing-in for more information about creating or signing in to your personal my Social Security account.

- Learn about other types of fraud on our Office of the Inspector General's (OIG) Scam Awareness page at oig.ssa.gov/scam-awareness/scam-alert. You'll also see how to report these scams to our OIG and other government agencies.

- Read our blog post to learn how to guard your Social Security card – and protect your personal information at blog.ssa.gov/guard-your-card-protect-whats-important-to-you/.

Please share this information with your friends and family to help spread awareness about Social Security imposter scams.



Do you qualify for Social Security spouse's benefits?

Social Security benefits are a crucial part of millions of Americans' retirement income. If you don't have enough Social Security credits to qualify for benefits on your own record, you may be able to receive benefits on your spouse's record.

To qualify for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age and have in your care a child younger than age 16, or who has a disability and is entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive your spouse's benefits before you reach full retirement age, you

will get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to one-half the amount your spouse can receive. You'll also get your full spouse's benefit if you are under full retirement age, but care for a child and one of the following applies:

- The child is younger than age 16.

- The child has a disability and is entitled to receive benefits on your spouse's record.

If you're eligible to receive retirement benefits on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that

equal the higher spouse benefit.

For example, Sandy qualifies for a retirement benefit of \$1,000 and a spouse's benefit of \$1,250. At her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of \$1,250.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and nine months old? If you answered yes to both, visit www.ssa.gov/benefits/retirement to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. You can find out more by visiting www.ssa.gov/planners/retire/divspouse.html for more information.

Would you like your PART B MEDICARE PREMIUM

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If you are an individual earning \$1,549.00 per month or less, or a couple earning \$2,080.00 per month or less, you may be eligible for reimbursement for your Part B premium!

Contact the
Franklin County Office for the Aging
 for more information: 518-481-1526
 355 West Main Street, Malone





Social Security can help you start or return to work

If you rely on Supplemental Security Income (SSI) payments or Social Security Disability Insurance (SSDI) benefits and want to start or return to work, we can help.

Ticket to Work (Ticket) is a program that supports career development for SSDI beneficiaries and SSI recipients who want to work and progress toward financial independence. The Ticket program is free and voluntary. Learn more about the Ticket to Work program at www.ssa.gov/work or call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET.

In addition to the Ticket to Work program, the Plan for Achieving Self-Support (PASS) program also helps people with disabilities return to work. A PASS allows you to set aside resources and other income besides your SSI for a specified period. With a PASS you can pursue a work goal that will reduce or eliminate your need for SSI or SSDI benefits.

How does a PASS help someone return to work?

■ We base SSI eligibility and payment amounts on income and resources (items of value

that the person owns).

■ PASS lets a person with a disability set aside money and items they own to pay for items or services needed to achieve a specific work goal.

■ The objective of the PASS is to help people with disabilities find employment that reduces or eliminates the need for SSI or SSDI benefits.

You can read all about the PASS program at www.ssa.gov/pubs/EN-05-11017.pdf.

The PASS must be in writing and we must approve the plan. To start, contact your local PASS Cadre or local Social Security office for an application (Form SSA-545-BK). You can also access the form at www.ssa.gov/forms/ssa-545.html. Ticket to Work service providers, vocational counselors, or a representative or relative can help you write a PASS.

For more information about PASS, read *The Red Book - A Guide to Work Incentives* at www.ssa.gov/redbook.

Your job isn't just a source of income — it can be a vehicle to independence or the beginning step to fulfilling your dreams. Let our Ticket to Work program or PASS program help you achieve your goals.

Change your phone number, address online with My Social Security

If you receive Social Security benefits, the easiest way to change your address and phone number is by creating a personal my Social Security account at www.ssa.gov/myaccount. Once you create your account, you can update your contact information from your preferred location. This feature is available for people who receive retirement, survivors, or disability benefits, along with Medicare enrollees. If you receive Supplemental Security Income, you can check the address that we have on record with your account.

Visit our my Social Security webpage to get started. To create an account, you must:

- Be at least 18 years old.
- Provide a valid email address.
- Have a Social Security

number (SSN).

Provide a U.S. mailing address (includes military addresses, APO/FPO/DPO, AE, AP, or AA).

Once you have a valid email address, you are ready to create your personal my Social Security account. When you visit my Social Security, select the "Create an Account" button. You will have the option to create your new my Social Security account with one of our two credential partners: Login.gov or ID.me.

Login.gov is the public's one account for simple, secure, and private access to participating U.S. government agencies.

ID.me is a single sign-on provider that meets the U.S. government's online identity proofing and authentication requirements.

Please note, if you already

have a Login.gov or ID.me account, you can select the appropriate button to sign in with either one and access your personal my Social Security account. If you previously verified your identity with Login.gov or ID.me, you don't need to do so again. If you don't have a Login.gov or ID.me account, please select the "Create an Account" link to start the one-time registration process.

If you create a new Login.gov credential, we will still complete the identity verification part, so you will need to provide some personal information to us. You will also receive an activation code from us to complete the process.

Remember, you can do much of your business with us online at www.ssa.gov/online services.

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Questions that can help you plan for retirement

Social Security benefits are part of the retirement plan of almost every American worker. If you're among the many people covered under Social Security, you should know what your future benefit may be. These monthly payments are likely to be an important part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. Even if you never worked and did not pay Social Security taxes, you may be eligible for spouse's retirement benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits.

Our online retirement portal at www.ssa.gov/retirement is a great place to start mapping out your retirement plan.



For example, have you considered:

- What is the right time for you to start receiving your retirement benefits?
- What documents you may need to provide SSA for your retirement application?
- Which factors may affect

your retirement benefits?

■ What you should remember to do after you apply for retirement benefits?

You can use your personal my Social Security account at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits.

You can also see the effects of starting your retirement benefits at different ages.

You may also be wondering about:

- Benefits for a spouse or children.
- How work affects your benefits.

■ If you will have to pay taxes on your benefits.

■ Medicare.

You can learn more at www.ssa.gov/retirement. Please share this information with family and friends to help them prepare for their retirement.

Apply for your Social Security and Green cards at the same time

We have great news for non U.S. citizens! Now you can apply for a Social Security number or replacement Social Security card at the same time you file for your lawful permanent resident status or green card. This new service eliminates the need to visit one of our offices, saving you time and effort.

We recently partnered with the Department of Homeland Security U.S. Citizenship and Immigration Services (USCIS) to expand our Enumeration Beyond Entry program. Here's how it works:

When you complete your Application to Register Permanent Residence or Adjust Status (Form I-485), USCIS will send us information from

your approved application to request an original or replacement Social Security card. You can find form I-485 at <https://www.uscis.gov/i-485>.

Once we receive and approve your Social Security card request, we will mail your Social Security card or replacement card to the address you gave on your I-485 application.

Your Social Security card will arrive within seven business days after you receive your Permanent Resident Card from USCIS.

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Social Security is here when you're ready for retirement

When you think you're ready to retire, we're here to help you make an informed decision about when to apply for benefits. You should decide based on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several

factors, such as your current and anticipated cash needs, health, and your family history on longevity. Most importantly, you should study your future financial needs and obligations, and estimate your future Social Security benefit.

The best and easiest way to estimate your future Social Security benefits is with a personal my Social Security account. You can create your free account at www.ssa.gov/myaccount.

Use your account to see how much you might receive each month based on the age at which you want to start receiving benefits.

We encourage you to weigh all the factors carefully before deciding when to begin receiving Social Security benefits. This decision affects the monthly benefit amount you will receive for the rest of your life and may affect benefits for your survivors.

Social Security's Online Retirement Resources

Whether you're ready to learn about, apply for, or manage your retirement benefits, our online resources make it easy for you to find the information you need. How easy? You can do it from your computer, tablet, and even smartphone!

On our website, you can:

- Get our publications.
- Estimate your benefits

with one of our many calculators.

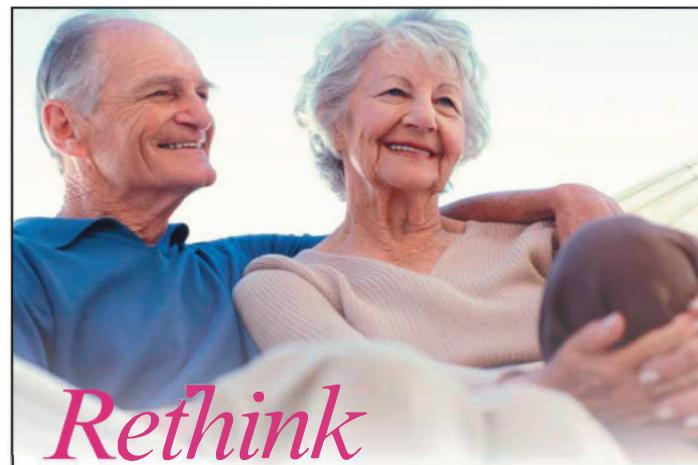
- Find your Full Retirement Age.

- Learn about benefits for a spouse and family members.

- Apply for benefits.

- Manage your benefits once you start receiving them.

You and your loved ones can discover all these resources at www.ssa.gov/retirement.



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- Estimate your benefits with one of our many calculators.

- Find your Full Retirement Age.

- Learn about retirement benefits for a spouse and family members.

You and your loved ones can discover all of these resources at www.ssa.gov/benefits/retirement.

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Supplemental security income benefits for children with disabilities



Did you know that Social Security's Supplemental Security Income (SSI) program provides cash payments to children with disabilities whose families have limited income and resources?

A child must meet all of the following disability requirements to be considered medically eligible for SSI:

- The child, if not blind, must not be working or earning more than \$1,350 a month in 2022. If the child is blind, they must not be working or earning more than \$2,260 in 2022. The earning amounts usually change every year to keep up with inflation.

- The child must have a medical condition(s), that result in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities.

- The child's condition(s) must last for at least a year or expected to result in death.

Some older teenagers may have part-time jobs or are involved in work programs, which may affect eligibility to SSI. In addition, if an unmarried child under age 18 is living at home, we may consider some of the parents' income as the child's income. We make allowances for the parents and their other children living in the home when we consider the parents' income. You can learn more

about children's benefits in our publication, Benefits for Children with Disabilities at www.ssa.gov/pubs/EN-05-10026.pdf.

We also help children – and adults – through our Compassionate Allowances program. Compassionate Allowances are a way to quickly identify conditions that, by definition, meet our standard for disability benefits. You can read the list of conditions at www.ssa.gov/compassionateallowances/conditions.htm. Compassionate Allowances can

help reduce the wait time for us to make a disability determination for children with the most serious disabilities. Thousands of children receive benefits because they have a condition on this list, but children with conditions not on this list can still qualify for SSI.

If you are or know a parent, guardian, caregiver, or representative of a child you think may be eligible, visit our Disability Benefits - Apply for a Child (Under Age 18) at www.ssa.gov/ssikids to learn more and begin an application.

How to get your new baby's Social Security number

Welcoming a baby to your family is an exciting time. Doing paperwork, even for something as important as a Social Security number for your newborn, is probably one of the last things you want to do. We've made it easy. If your child is born in a hospital, the most convenient way to apply for a Social Security number is at that hospital before you leave.

When you give information for your child's birth certificate at the hospital, you'll be asked whether you want to apply for a Social Security number for your child. If you answer "yes," you will be asked to provide both parents' Social Security numbers. Even if you don't know both parents' Social Security numbers, you can still apply for a number for your child.

There are many reasons why

your child should have a Social Security number. You need a Social Security number to claim your child as a dependent on your income tax return. You may also need a number for your child if you plan to do the following for your child:

- Open a bank account.
- Buy savings bonds.
- Get medical coverage.
- Apply for government services.

You can find more information by reading Social Security Numbers for Children at www.ssa.gov/pubs/EN-05-10023.pdf.

Please share this information with people who are having a baby. Applying for a Social Security number at the hospital will save them time and let them focus on their new bundle of joy.

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Defend against scammers who target your benefits

Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents or other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you should do:

Hang up right away or do not reply to the email.

Never give personal information or payment of any kind.

Report the scam at oig.ssa.gov to immediately notify the law enforcement team in our Office of the Inspector General.

You should continue to remain vigilant of phone calls when someone says there's a problem with your Social Security number or your ben-



efits. If you owe money to us, we will mail you a letter explaining your rights, payment options, and information

about appealing.

There are a few ways you

can identify a scam call or email. Remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.

- Promise a benefit increase or other assistance in exchange for payment.

- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.

- Demand secrecy from you in handling a Social Security-related problem.

- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from us or law enforcement about Social Security, you should hang up and report it right away to our Office of the Inspector General at oig.ssa.gov.

Apply for Social Security benefits online

Did you know, you can do much of your business online with Social Security? This means no need to call or visit a local Social Security office. You can take your time completing our online applications and even save your progress to return to later.

You can apply online for:

- Retirement or Spouse's Benefits – You can apply up to four months before you want your retirement benefits to start. You must be at least age 62 for the entire month to be eligible to receive benefits. If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month. When you're ready, apply at www.ssa.gov/retireonline.

- Disability Benefits – You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:

- Are age 18 or older;
- Are not currently receiving benefits on your own Social Security record;
- Are unable to work because of a medical condition expected to last at least 12 months or result in death; and

- Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application is a starting point to request a review of the determination we made. Please visit [\[ty/appeal.html\]\(http://ty/appeal.html\).](http://www.ssa.gov/benefits/disabili-

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- Supplemental Security Income (SSI) – SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI also makes payments to people who are age 65 and older without disabilities who meet the financial qualifications. If you plan to apply for SSI, you can tell us you want to apply and we will make an appointment to help you complete the application. Or you can complete a large part of your application online at www.ssa.gov/benefits/ssi.

- Medicare – Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already receiving Social Security benefits, and are not working, you should apply for Medicare three months before turning age 65 at www.ssa.gov/medicare.

- Extra Help with Medicare Prescription Drug Costs – Some people with limited resources and income may be able to get Extra Help paying their monthly premiums, annual deductibles, and prescription co-payments related to a Medicare prescription drug plan. People who need assistance with the cost of medications can apply for Extra Help at www.ssa.gov/i1020.

Please share these helpful resources with your friends and family.

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A new — and faster — way to request a Social Security card

Do you need an original or replacement Social Security Number card? We now have a new – and faster – way for you to start online.

When you go to our Social Security Number and Card webpage at www.ssa.gov/ssnumber, we now ask you a series of questions to determine whether you can:

Complete the application process online.

Start the application process online, then bring any required documents to your local office to complete the application, typically in less time.

Once you complete your application (online or in-person), we will mail the card after we process the application. Please understand that we don't issue cards at our offices.

Finish your application in the office

If you need to visit an office, please follow these steps to complete the application:

Learn what types of documents you need to bring to your local office.

Print and save the online



control number shown once you complete the online application.

Bring the online control number – along with the documents – to your local office within 45 days to finish your

application. Find your local office using our Office Locator at www.ssa.gov/locator

Check in at the kiosk when you arrive.

Meet with one of our employees to verify the infor-

mation that you completed online and review documentation.

That's it! You'll receive the card in the mail, usually within 7 – 10 business days.

We're continuously ex-

panding our services to put you in control and help you secure today and tomorrow for you and your family. Please share this information with your friends and family – and post it on social media.

Social Security survivors benefits explained

We are here for surviving family members when a worker dies. In the event of your death, certain members of your family may be eligible for survivors benefits. These include widows and widowers, divorced widows and widowers, children, and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings, the higher their benefits. That's why it's important to make sure your earnings history is correct in our records. That starts with creating a my Social Security account at www.ssa.gov/myaccount. A my Social Security account is secure and gives you immediate access to your earnings records, Social Security benefit estimates, and a printable Social Security Statement. The Statement will let you see an estimate of the survivors benefits we could pay your family.



You may also want to visit our Benefits Planner for Survivors to help you better understand Social Security protections for you and your family as you plan for your financial future at www.ssa.gov/planners/survivors.

Please visit www.ssa.gov or read our publication *Survivors Benefits* at www.ssa.gov/pubs/EN-05-10084.pdf for more information. You can also help us spread the word by sharing this information with your family and friends.

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How to create structure after retirement

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Professionals typically look forward to retirement and the freedom that comes with it. The notion that commuting and deadlines will one day be a distant memory is enough to make anyone excited for retirement. But when the day to leave the daily grind behind arrives, many retirees admit to feeling a little anxiety about how they're going to find structure.

Retirement is a big transition, and Robert Delamontagne, PhD, author of the 2011 book 'The Retiring Mind: How to Make the Psychological Transition to Retirement,' notes that some retirees experience anxiety, depression and even a sense of loss upon calling it a career. Some of those feelings can undoubtedly be traced to the perceived lack of purpose some individuals feel after retiring. Without a job to do each day, people can begin to feel useless. Overcoming such feelings can be difficult, but finding ways to build daily structure can make the transition to retirement go smoothly.

■ Find something to truly engage in. Professionals who truly enjoy their work tend to be fully engaged, so it's no surprise if such individuals have a hard time adjusting to retirement. Some may suggest volunteering can help fill the void created by retirement, but researchers with the Sloan Center on Aging and Work at Boston College have found that only those individuals who are truly engaged in their post-retirement volunteering enjoy the psychological benefits of such pursuits. So before retirees dive right in to volunteering as a means to creating structure, they should first exercise due diligence and find an opportunity they'll find genuinely engaging.

■ Embrace the idea of 'bridge employment.' 'Bridge employment' is the name given to the trend that has seen retired individuals take on part-time or temporary employment after they have retired from full-time work-

ing. COVID-19 has no doubt skewed post-retirement working statistics since the World Health Organization first declared a pandemic in March 2020, but a 2019 survey from the LIMRA Secure Retirement Institute found that 27 percent of pre-retirees with at least \$100,000 in assets planned to work part-time in retirement. Even part-time work can provide enough daily structure to help retirees feel as though each day is not just a free-for-all.

■ Make a concerted effort to be more social. Volunteering and working are not the only ways to create structure in retirement. A concerted effort to be more social can help retirees fill their days with interactions with like-minded individuals who may be experiencing the same feelings. Join a book club, a local nature group that goes on daily or semi-daily morning hikes or another local community organization. These are great ways to build structure and meet new people. Retirees can create social media accounts to find local community groups that cater to their interests. Even if it seems hard to believe, plenty of retirees are seeking to create structure in retirement life, and social media can make it easier to find such individuals in your community.

Structure and retirement may seem like strange bedfellows. But many retirees seek structure after calling it a career, and there are many fun ways for seniors to create more organization in their lives.

What are your choices for long-term care?

Being able to care for oneself independently can be a source of pride. However, illness or age can affect people in ways that require them to seek assistance with medical needs or daily activities for an extended period of time. In such instances, long-term care services can fill a need.

Long-term care assists people in their homes, in the community or in various types of facilities with various daily and medical requirements. According to WebMD, research shows that many people are unaware of long-term care options or may be misinformed about what's out there.

HOME CARE

Various services can be utilized in the comfort of home. According to the Knoxville-Knox County Community Action Committee Office on Aging, services can include home-delivered meals, pest control, minor home modifications, or visiting nurses and health aides. Other benefits may include shopping or physical therapy.

COMMUNITY CARE

Community services can include adult day care centers, meal programs, senior centers, community transportation, and others. Community services enable people to continue to live in the community with some support. They also may help family or friends serving as caregivers enjoy a break from the assistance they have been providing.

CARE FACILITIES

Long-term care may be mistaken as strictly nursing homes, but facilities extend to places that provide other services.



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Here's a look at the care facilities.

■ Independent senior living: Independent living facilities may provide assistance only when needed. Amenities are designed to make things easier and more convenient for residents. Fitness centers, pools, dining venues, and transportation may be included. These facilities tend to provide the most independent form of senior living. Some independent living facilities are part of larger continuing care retirement communities that have staged care that goes from independent to skilled nursing.

■ Assisted living: These homes provide 24-hour supervision, meals, healthcare services, and other forms of assistance in a home-like setting. Types of services include laundry, house-

keeping, medication dispersal, and dressing.

■ Skilled nursing homes: Nursing homes provide care for those who cannot care for themselves at home or in the community. These facilities offer many services all under one roof, like rehabilitative services, meals, activities, and around-the-clock care. Some skilled nursing homes offer temporary care after an injury or illness and are used in lieu of an extended hospital stay.

It is never too early to begin planning for elder care that may include long-term care possibilities. Individuals are urged to work with an elder care lawyer to help navigate the complexities of planning for medical care and their potential financial needs.

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Senior communities offering lifestyles

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Living life to the fullest does not need to stop when adults near or reach retirement age. Age-restricted housing communities once bore the stereotype of having limited recreational options and dated surroundings. But modern senior homes and facilities are all about catering to active lifestyles — with some communities offering resort-like amenities and pristine properties. Furthermore, certain communities provide niche offerings for people who are looking for something even a little more different.

Eligibility to live in these communities varies, but generally speaking one resident in the home must be age 55 or older. According to research by TRI Pointe Homes, of the 75 million people who comprise the Baby Boomer generation who are eligible for age-qualified communities, more than 32 million would consider living in such a community. The website 55places.com, which specializes in promoting age-restricted communities, indicates Florida has the most age-restricted communities in the country, followed by New Jersey. Arbutus Ridge Seaside Community for Active Adults was the first comprehensive retirement community built in Canada.

Choosing an age-restricted community requires consideration of a host of factors, including the amenities residents most desire and the cost of a facility. The following factors can help people decide which community is most suitable for them.

- **Style of home:** Homes built in retirement communities are designed to be comfortable and convenient for aging residents. Many are single-floor units. Certain communities may be comprised of apartments, condos or townhouses, while others may be single, de-



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tached residences.

- **Amenities:** When comparing age-restricted communities, consider the amenities available. Do they include on-site dining, transportation, travel assistance, pools, fitness centers, walking trails, or outdoor sports facilities? Some communities have 'aging in place' amenities, which means residents can move from in-

dependent living to assisted living or skilled nursing care as their needs change. Make a list of interests and then match them to a community that can fit your needs.

- **Costs:** Costs vary considerably. Investopedia advises seniors to consider the community's location and what is being offered, as these factors will affect costs. In addition to rent or mortgag-

es, most communities also have monthly maintenance or homeowners association fees that need to be compared and considered. Read contracts carefully to see which other costs are included.

- **Specialized features:** Unique men and women call for unique communities. If standard age-restricted communities do not fit the

bill, 55places.com says there are specialized offerings for people who spend retirement in an RV; desire homes that align with their heritage; communities just for postal workers; or communities tied to a local college to continue lifelong learning.

Age-restricted retirement communities are evolving and many specialize in catering to active lifestyles.

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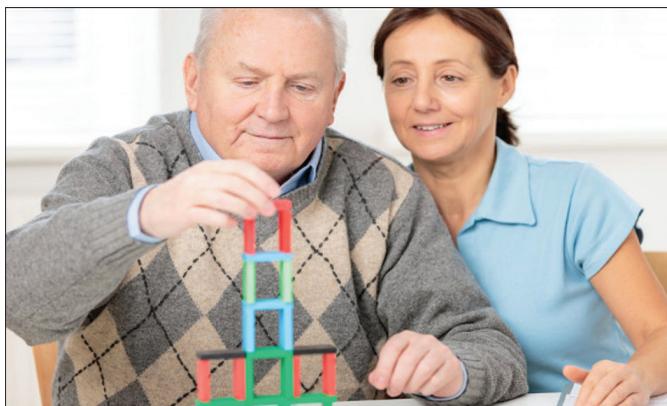
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