**Have You Done Your Yearly Medicare Plan Review?**

Medicare plans can change each year. In order to insure the best coverage for 2016, Medicare beneficiaries should take time, beginning in September, to review their current plan for any changes scheduled to take effect next year. Pay close attention to the cost of the premiums for next year, your out-of-pocket expenses, and whether or not your medications will be covered.

October 15th - Open Enrollment begins. This is the one time of year when ALL people with Medicare can make changes to their health and prescription drug plans for the next year. October 15th is the first day when you can change your Medicare coverage effective the first of next year. Changes can include going from Original Medicare to a Medicare Advantage (MA) Plan or switching back to Original Medicare from an MA plan. It can include switching your current prescription coverage to another Medicare Part D plan as new plans come on board each year. It is very important that you pay attention to the changes your current plan is proposing for next year in order to insure coverage as well as cost savings.

This is also a good time to see whether or not you qualify for a low-income subsidy. This benefit could save you thousands of dollars on premiums and co-pays for your medications. There are two ways in which you may qualify:

Low-Income Subsidy through the Social Security Administration (SSA). If your gross monthly income is under $1,324 if single, $1,792 married; and your resources are less than $8,780 (single individual) and $13,640 (married couple), you qualify for Full Extra Help through Social Security. If your gross monthly income is under $1,471 if single, $1,991 married; and your resources are less than $13,640 (single individual) and $27,250 (married couple), you qualify for partial extra help through Social Security. The application process is done on-line. Contact the Herkimer County HIICAP office at 894-9917 to enroll if you think you may qualify. If awarded this subsidy, you will pay between $2.65 and $6.60 for your prescriptions, you will never experience the donut hole, you will have a special enrollment period to switch plans at any time during the year, and your Part D premium will be covered up to $39.73 in 2016.

...Continued on page 3
**Director’s Chair**

Well, another summer is coming to an end and while I’m a little sad, I’m also excited because fall is my favorite time of the year. This is a great time to experience the beauty in our own backyard. It’s also a great time for us to do a self-evaluation to prepare for next year. To keep yourself in your best health make sure you get your vaccinations (flu shots), preventive health care screenings and have your medical insurance reviewed. If you don’t already have EPIC, HEAP or SNAP, see if you qualify for them or any other programs that may help you in the coming year.

As I write this, I’m wrapping up my second month as Program Director and boy did the time fly! I truly love my new job because of all of you. I’m not saying it’s easy, but it is definitely worth the hard work. I am amazed daily by the dedication of the RSVP volunteers and am so thankful for all of you donating your time and talents to our programs. Because of all of you, we are able to offer services here in Herkimer County to take better care of our family, friends, neighbors and especially the frail elderly who do not have any other means of support.

I would love to see our programs grow so that we may better serve our community. So, if you know of anyone who is interested in volunteering please have them contact me at 894-9917.

I also want to take a moment to thank Lydia Sexton for all of her hard work, love and support she has given to me and all of us in the RSVP family. She may have retired as Program Director, but she’s still helping us out between all of her travels. May God keep you safe, healthy and happy Lydia!

Wishing you all good health and happiness,

Rae Raffle-Maxson

Program Director

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**The Newsletter Staff**

Rae Raffle-Maxson, RSVP
Kathy Fox, OFA
Kaylynn Schaffer, OFA
Joan Matteson, RSVP
Helen Nudo, RSVP

**Office for the Aging**

Information/Transportation  867-1121  
Nutrition Program  867-1204  
HEAP Program  867-1195  
In Home Services  867-1124

**Catholic Charities**

Food Sense Program  894-9917  
RSVP  894-9917  
RIDE Program  894-9917  
NOEP Program  894-9917  
HIICAP Program  894-9917  
Kateri’s Thrift Store  823-1793

**Other**

Alternatives Unit  867-1322  
Adult Protective Services  867-1231  
Public Health Nursing  867-1176  
Transportation (Medical/Non-Medical)  369-2830

We thank all of you who made a donation toward the cost of the Sharing the Spirit for the Oct-Dec 2015 edition:

Margot Mueller

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Your donations are an important part of offsetting the cost of publishing our newsletter. If you would like to help support Sharing the Spirit, or if you have additional comments, questions or suggestions, please contact us at:

Herkimer County Office for the Aging, Sharing the Spirit
109 Mary Street, Herkimer, NY 13350      315-867-1121
The second subsidy, the Medicare Savings Program, is offered through the local Department of Social Services. This simple application can qualify you for help paying your Part B premium, which currently is $104.90. If your gross monthly income is under $1,345 for a single individual and $1,813 for a couple, you may qualify for this benefit. There is no resource limit for the Medicare Savings Program. If your income is slightly higher than this, you may still qualify if you are paying for a medical premium, such as a Medigap policy, a dental policy, long term care insurance, or a Part D plan that is above the $39.73 benchmark for 2016. The benefits of qualifying for the Medicare Savings Program is twofold: You will receive Part B Medicare without paying for it; you will receive the full extra help benefit for your prescription coverage. If you think you may qualify, contact the Herkimer County HIICAP office at 894-9917 to enroll.

Another program available to New York residents 65 and over is the EPIC program. EPIC’s fee plan is for enrollees with incomes up to $20,000 for singles, and $26,000 for married couples. The Deductible Plan is for members with incomes ranging from $20,001 to $75,000 for singles, and $26,001 to $100,000 for couples. The benefit of having EPIC is that it gives Medicare beneficiaries a Special Enrollment Period to opt out of any plan during the calendar year. If you are on the EPIC’s fee plan, EPIC will pay your Part D premium up to the benchmark amount. If you are on the deductible plan, but your income is up to $23,000 if single and $26,000 if married, EPIC will also pay your Part D premium up to the benchmark. The remaining EPIC enrollees on the deductible plan will have their EPIC deductible lowered by $443 for 2015. As you know, when EPIC is working, seniors pay between $3 and $20 for prescriptions. EPIC is secondary coverage, that is, Medicare beneficiaries must have a Medicare Part D plan for EPIC to pay as the secondary insurer.

Finally, the Center for Medicare and Medicaid Services (CMS) wants to remind seniors to stay healthy by maintaining a healthy lifestyle which includes exercising, eating well, keeping a healthy weight, and not smoking. Medicare can help by providing coverage for many preventative services that can help find health problems early, when treatment works best. Preventive services include exams, shots, lab tests, and screenings. They also include counseling and education to help you take care of your own health.

Medicare covers these preventive services:

- Annual Wellness Exam
- “Welcome to Medicare” Preventive Visit
- Abdominal Aortic Aneurysm Screening
- Alcohol Misuse Screening & Counseling
- Bone Mass Measurement
- Cardiovascular Disease Behavioral Therapy
• Cardiovascular Disease Screening
• Cervical Cancer Screening
• Colorectal Cancer Screenings
• Depression Screening
• Diabetes Screening
• Diabetes Self-management Training
• Flu Shot
• Glaucoma Screenings
• Hepatitis B Shot
• Hepatitis Screening
• HIV Screening
• Lung Cancer Screening
• Mammogram Screening
• Medical Nutrition Therapy
• Obesity Screening and Counseling
• Pneumococcal Shot
• Prostate Cancer Screen
• Smoking and Tobacco Cessation
• STD Screening and Counseling

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### Safety in the Bathroom

Many accidents happen the bathrooms, so check the safety of the bathroom that you will use for home care. The bathroom poses dangers because wet floors are slippery and it is often visited during the night when the person is alone and half asleep. It is a place where there are dangers from slips and falls, burns, cuts, poisoning, electrocution, and drowning. Be sure to examine the bathroom for safety, for example looking for hooks located on walls at eye levels where they might be hit in case of a fall.

**For Safety:**

- Cover all sharp edges with rubber cushioning.
- Install lights near medicine cabinets so mistakes are not made when taking medicine.
- Remove locks on bathroom doors.
- Use non-skid safety strips or a non-slip bath mat in the tub or shower.
- Consider installing a grab rail on the edge of the vanity. (Do not use a towel bar).
- Set the hot water thermostat below 120°F.
- Use faucets that mix hot and cold water, or paint hot water knobs/faucets red.
- Insulate hot water pipes to prevent burns.
- Install toilet guard rails or provide a portable toilet seat with built-in rails.

Remove all electrical equipment from the bathroom that could get wet and cause a shock.
Medication Management and Falls Prevention

Medicines for certain conditions listed below may be of concern, as they could contribute to experiencing a fall.

- **Cardiac Medications/Diuretics (water pills) may cause:**
  - Low blood pressure when standing up, which may cause dizziness
  - Dose-related low blood pressure, which may cause dizziness
  - Water and electrolyte imbalance
  - Muscle Weakness
  - Arrhythmias (Changes in heart rhythm)

- **Diabetic Medications may cause:**
  - Hypoglycemia (low blood sugar) leading to dizziness

- **Eye Medications may cause:**
  - Changes in vision

- **CNS (Central Nervous System) Medications may cause:**
  - Drowsiness and Sedation

  *Polypharmacy (Taking three or more medications) can increase your risk of falling.*

- **Polypharmacy is taking three or more medications; it can cause adverse drug effects, drug interactions, and/or electrolyte imbalance.**
  - Be alert to high-risk adverse effects like hypotension, dizziness, sedation, hypoglycemia, visual disturbances due to polypharmacy.

Be aware of the importance of calling for assistance before getting out of bed alone while experiencing these side effects.

Do not discontinue taking any medications without talking to your doctor first. Schedule an appointment with your doctor or pharmacist so he/she can look for any potential hazards and discuss your options.

**For additional information on Falls Prevention please call Herkimer County Office for the Aging at 867-1121.**
Most falls occur in or around the home.

Conduct a home safety check to look for hazards and changes you can make.

Typical hazards:
- Poor lighting
- Throw rugs
- Frayed or torn carpets
- Electric cords
- Items or clutter in a path

Things you can do:
- Keep floors and stairs clear of clutter.
- Make sure stairways have secure railings and are well lit.
- Add night lights and keep a clear path from bed to bathroom.
- Clearly mark any changes in floor levels.
- Remove any scatter rugs.
- Install grab bars and bath seats in bathrooms.
- Move frequently-used kitchen and household items to within easy reach.

For more information, contact Office For the Aging at (315) 867-1415
The Retired and Senior Volunteer Program of Herkimer County celebrated its 30th year of service in Herkimer County with a Volunteer Recognition Luncheon held at the Travelodge in Little Falls on Friday, June 26, 2015. Honored were the 250 RSVP volunteers who served in Herkimer County, assisting over 4,500 individuals at two thrift stores, transporting 1,516 seniors to medical appointments, counseling 2,800 seniors on complicated health insurance issues, serving over 500,000 meals at nine emergency food pantries, and tutoring 36 at-risk students through the America Reads After-School Program. RSVP volunteers target the communities’ most critical needs, and are dedicated to making a difference in the lives of the most vulnerable populations.

Kelly Brown served as the Master of Ceremonies and Deacon Jim Bower served as our Guest Speaker for this year’s event. Honored guests included Deanna Charles, Executive Director of Catholic Charities of Herkimer County; Kathy Fox, Executive Director of the Herkimer County Office for the Aging; Reverend Paul Catena, Pastor of both Annunciation Parish in Ilion and Queen of Apostles in Frankfort; Senator James Seward, serving the 51st Senate District; Amy Akers and Corey Chainyk, representing Capital District Physicians’ Health Plan (CDPHP); Assemblyman Marc Butler, representing Assembly District 118; Nate Crossett, representing U.S. Representative Richard Hanna, Doug Cannistra, aide to Senator Seward, Deborah Scialdo, aide to Assemblyman Marc Butler, and Terry Harrington, Area Supervisor for PathStone.
This year, the Retired and Senior Volunteer Program presented three major awards to seniors for their outstanding contributions in their service to others.

The Hours for Others Award was presented to Karen Slocum. Karen enrolled with the RSVP program back in January of 2012. During those five years, she served as a dispatcher for the RIDE program, assisted with holiday dinners sponsored by Catholic Charities, and has been an active volunteer in the agency’s HOPE ministries. This last year alone Karen earned over 1,000 service hours. Karen enjoys caring for seniors who do not have family members available to help, and who may need some assistance with shopping, visiting, transportation to social or medical appointments, and light housekeeping. “I would like to continue doing God’s work, helping those in need.” Karen, a Third Order Associate Franciscan, lives her commitment to addressing the needs of the vulnerable populations. Karen is married, with two wonderful children, 2 special stepchildren, and 5 beautiful grandchildren. When not volunteering, Karen enjoys outings with the family, gardening, quilt making, and serving at her local parish as a Eucharistic Minister, sacristan, and coordinator for Eucharistic Adoration.

The 2014 Miles for Others Award was presented to Francis Reina. Fran has been a volunteer with the RSVP program for 17 months and already has given 370 service hours and clocked over 6,261 miles as a transporter for the RSVP RIDE Program. Fran retired on a Friday and reported to Catholic Charities on a Monday, responding to an ad in the church bulletin. Working first with our Disaster and Recovery Program, he soon took an interest in the RIDE program. Fran was born and raised in Frankfort, leaving the valley only to earn his Accounting degree at the University of Albany. For forty-one years he worked as a liaison between state and local governments advising on payrolls. He also taught accounting at the local community college, HCCC. When the workday was done, Fran coached and administered youth programs for thirty years, including serving for fifteen years as the Herkimer County CYO basketball coordinator. Fran is married and the father of five children. He is active in his local parish, Queen of Apostles, and serves as a Eucharistic Minister and Lector, in addition to helping with parish audits.

The Heart for Others Award was presented this year to Paul Frezza. Paul has served as a volunteer with RSVP program for nine years, earning 3,578 lifetime service hours during that time. Paul has demonstrated his commitment to the vulnerable populations, serving at Kateri’s Thrift Store, Coordinating the Herkimer and Mohawk Food Pantry, serving on the Ecumenical Food and Shelter Council, and coordinating the America Reads after-school program for the Ilion School District. Paul was born in Little Falls and graduated from St. Mary’s Academy, going on for further studies at Siena College and onto Oneonta State Teacher’s College for his graduate studies. For thirty-two years, Paul taught sixth grade classes in the
Frankfort/Schuyler School District. For twenty-five summers, Paul also served as the program director at Camp Russell for the Boy Scouts. He is a Grand Knight with the Knights of Columbus, serves as a lector in his parish, St. Francis de Sales, and sings in the choir. Paul loves to cook and, after retiring, took up organ lessons. He doesn’t believe in being a “couch potato, but rather be active doing something”. Paul enjoys his eleven-year-old cat named “Buddy”, and even built a tall jungle-gym to make him feel right at home.

Certificates of Appreciation were awarded to those volunteers with over 1,000 hours of service: Claudia Perrone and Karen Slocum. Certificates were also awarded to RSVP volunteers with over 500 hours of service which included: Joanne Amato, Douglas Capraro, Gail Domion, Ralph Dow, Ray Lenarcic, Emily Sokol, and Jay Waufle.

The RSVP Service Pin for 20 years of service was awarded to Helen Nudo and Louise Williams. An additional forty-seven RSVP volunteers received pins commemorating 15, 10 and 5 years of service to their communities.

The Herkimer County Office for the Aging, Catholic Charities of Herkimer County, and the Herkimer County Hunger Coalition recognized Lydia Sexton’s 24 years of service dedicated to working with seniors.

Rae Raffle-Maxson was introduced as the new program director for the RSVP and Health and Assistance Programs of Catholic Charities.

After the luncheon, guests participated in a raffle and door prize drawings. The closing benediction was lead by Father Paul Catena.

The Retired and Senior Volunteer Program is sponsored by the Catholic Charities of the Albany Diocese, the Corporation for National and Community Service, the State Office for the Aging, and the Valley United Way. Sponsorship for this year’s luncheon was provided by Capital District Physicians’ Health Plan (CDPHP).

Picture above is Ralph Dow, Emily Sokol, Jay Waufle, and Joanne Amato.

The picture above is Karen Slocum and Claudia Perrone.
2015 Adult Flu Clinics

October 2nd (Friday)  
1:00 – 3:00 pm  
Nathan Galinsky Apartments  
105 Protection Ave, Herkimer

October 8th (Thursday)  
1:00 – 3:00 pm  
Midtown Apartments  
315 North Prospect St, Herkimer

October 13th (Tuesday)  
1:00 – 3:00 pm  
Schuyler Town Hall  
2090 State Rte 5, Schuyler

October 16th (Friday)  
9:00 – 11:00 am  
W. Winfield Federated Church  
452 East Main St, West Winfield

October 16th (Friday)  
1:00 – 2:30 pm  
Winfield Scott House  
South St, West Winfield

October 26th (Monday)  
1:00 – 3:00 pm  
John Guy Prindle Apartments  
80 East North St, Ilion

No children’s flu shots at the above listed clinics

Immunizations & flu shots for all ages are available at our walk-in clinics  
301 North Washington Street, Herkimer  
Tuesday and Thursday 9:00-11:00 am (some evening clinics too!)

We accept most types of insurance.  
Bring current insurance card to the clinic.

The cost of a flu shot for those that are uninsured or have a non-billable insurance is $30.00.

Forms of payment: Cash, Check, Visa, Master Card and Discover Card.

We accept most types of insurance.  
Bring current insurance card to the clinic.

The cost of a flu shot for those that are uninsured or have a non-billable insurance is $30.00.

Forms of payment: Cash, Check, Visa, Master Card and Discover Card.
Help Wanted!

The Herkimer Salvation Army Food Pantry & Soup Kitchen is looking for volunteers to help on:

**Monday, Wednesday & Friday 9am-noon** - to assist with the morning program and clean up

**And**

**Monday, Wednesday & Friday- 5pm-8pm** – to assist with the prepping, serving and cleaning up for the evening meal.

If anyone is interested please contact Rae or Rosemary at 894-9917. Thank you!

HIICAP News!!!

We are pleased to announce the arrival of our new HIICAP Counselor, Alyssa Fox. Alyssa started with us in August, and has been busy getting ready for the Medicare Open Enrollment Period. We are also happy to announce our new HIICAP Volunteer Counselor, Cindy Reles. Cindy will be joining our other counselors Ellen Culver, Margaret Hall, Chuck Hand, Jean Mihevc and Lydia Sexton.

We will be making some changes this year to better meet the needs of our growing number of HIICAP clients. We will still be doing some face to face appointments, but we will be increasing the number of clients we counsel over the phone. We did a lot of plan reviews last year this way and it worked out well, so we’re going to try and increase it this year. Open Enrollment is Oct 15th - Dec 7th so please give us a call at 894-9917 and ask for HIICAP if you want us to review your coverage for 2016.

In the month of July a group took a class to learn the Tai Chi for Arthritis form and the teaching strategy from Lorraine Noval, PhD. You all did wonderful! I'm very pleased that you're all interested in practicing together.

In the picture sitting are:
Eileen Manno, Jill Turner, Leah Wessinger, Melissa Lanphier, and Jodi Dyn

Behind them are:
Dorothy Massinger, Marchell Scarano, Sharon Seaman, Bud Miner, and Marilyn Miller
From the *RSVP Program*

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<th>OCTOBER</th>
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<td>10th Ann Hasby</td>
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<td>31st Jayne LeClair</td>
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### Homestyle Beef Stroganoff

- ¾ lb lean ground beef – brown in pan, drain grease and return to stovetop
- 1 (12oz) jar beef gravy and 1 (7oz) can mushrooms, drained – add to meat and simmer, stirring occasionally

Remove from Heat and add ½ cup sour cream, stirring until thoroughly combined. Add salt and pepper.

Serve immediately over 4 cups of hot cooked noodles.

### Coconut Macaroons

- 1 1/3 c flaked coconut
- 1/3 c sugar
- 2 tbsp. flour
- 1/8 tsp salt
- 2 egg whites
- 1/2 tsp vanilla

Combine the first four ingredients. Stir in egg whites and vanilla; mix well. Drop by tsp. onto greased baking sheet. Bake at 325° for 18-20 min. or until golden brown. Cool on wire rack. Yield 1 1/2 dozen

### Sour Cream Drops

- Mix Together: ½ cup shortening
- 1 ½ cups sugar
- 2 eggs
- Stir In: 1 cup sour cream
- 1 tsp. Vanilla
- Sift Together: 2 ¾ cups sifted flour
- ½ tsp. baking soda
- ½ tsp. salt
- ½ tsp. baking powder

Combine ingredients. Chill at least one hour. Drop by rounded teaspoons about 2 inches apart onto ungreased cookie sheet. Bake 8-10 minutes at 400 degrees. Top with your favorite icing, powdered sugar or ground nuts.

You could also easily change this recipe by either using a different flavoring, adding some food coloring to the dough, or topping the cookie with a different topping, the possibilities are endless!

### Pumpkin Soup

- 1 can white beans (15 ounce, rinsed and drained)
- 1 cup water
- 1 can pumpkin (15 ounces, plain)
- 1 cup chicken or vegetable broth, low-salt (14.5 ounces)
- 1/2 teaspoon thyme or tarragon
- salt and pepper to taste (optional)

Blend white beans, onion, and water. In a soup pot, mix bean puree with pumpkin, broth, and spices. Cover and cook over low heat about 15 to 20 minutes until warmed through.

Yield: 4 servings
I remember you with my heart
My mind won't say your name
I can't recall where I knew you
Who you were
Or who I was.

Maybe I grew up with you
Or maybe we worked together
Or did we bowl together yesterday?
There's something wrong with my memory
But I do know you
I know I knew you
And I do love you.
I know how you make me feel
I remember the feeling we had together.
My heart remembers
It cries out in loneliness for you
For the feelings you give me now.

Today I'm happy that you have come.
When you leave
My mind will not remember that you were here
But my heart remembers
The feeling of friendship
And love returned.
Remembers
That I am less lonely
And happier today
Because of the feeling
Because you have come.

Please, please don't forget me
And please don't stay away
Because of the way my mind acts.
I can still feel you
I can remember you with my heart
And a heart memory is maybe
The most important memory of all.

by Louise M. Eder
Lawyer: What is your birth date?
Witness: June 11th.
Lawyer: What year?
Witness: Every year.

There is always a lot to be thankful for if you take time to look for it.
For example, I am sitting here thinking how nice it is that wrinkles do not hurt.

Age appears best in four things: old wood to burn, old wine to drink, old friends to trust and old authors to read.

- Francis Bacon

BALL BELL BLITZEN CANDYCANE CHIMNEY CHRISTMAS COMET CUPID DANCER DASHER DONNER ELF FROSTY GIFT GINGERBREAD NOEL NORTHPOLE NUTCRACKER PEACE PRANCER PRESENT REINDEER RUDOLPH SACK SANTA CLAUS SLED SNOWMAN STAR STOCKING SUGARPLUMS TOY TREE VIXEN WORKSHOP WREATH
Save Money with Food Sense

Food Sense is a great way for families to save money and purchase quality foods for less. Food Sense is a food co-op program offered through the Food Bank of Central New York and local non-profits. There are no restrictions – everyone qualifies! Each package or unit is filled with high-quality meats, vegetables, fruits and grocery items. The cost of the Food Sense package is only $15.50, yet the market value is closer to $25-$30, depending upon the area where you shop.

Registration sites for the community Food Sense Program are as follows:
   - **Ilion** at the First Presbyterian Church, 90 Morgan St. Ilion, NY
   - **Old Forge** at the Niccolls Memorial Presbyterian Church, 228 Crosby Blvd.

Please contact Catholic Charities at 894-9917 for more information.