

NEW HORIZONS

York County Area Agency on Aging

Volume 33, NO. 1

Winter 2026

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Aging in a Changing Climate

Written by Larisa Yusko for Inglis Self-Determination Housing

It seems, every week we hear in the news about another weather-related crisis. We worry about floods, fires and droughts. And here in Pennsylvania we have been experiencing abnormally hot and cold seasons. But how does all of this affect the aging population. As of 2022 there were 79 million people aged 60 or over in the United States. That is one fifth of the population. Seniors are more vulnerable to climate change because of their health and finance limitations. So, what can they do to prepare for the unthinkable? Let's take a deeper dive into the effects of climate change and tips to help seniors (or anyone) in a climate crisis.

There are several changes to people's bodies when they age that can make climate change harder on them. Seniors are less able to compensate for the effects of air pollution which can cause respiratory illness. Aging and taking some medications may make it difficult for people to respond to heat, causing illness and even death. Many older adults have limited mobility, making evacuation or living on damaged property difficult if not impossible. Excess rainfall and flooding increases insect population, thus insect spread diseases such as West Nile Virus and Lyme disease. This causes a greater risk with older adults who may have a compromised immune system. Many seniors rely on others for medical care and assistance on a daily or weekly basis. These supports could be displaced during an emergency and not able to help. And let's not overlook the toll a climate event could take on anyone's mental health. Worrying about the possibilities of loss and the trauma of an actual disaster is difficult. This mental strain causes a faster decline in an older person.

So, what can a senior do to prevent these problems from occurring. First is to evaluate their health and their environment to determine what their risk factors are. This could be done on a regular basis since the climate and a person's health can change frequently.

After they evaluate their situation, they can follow these helpful steps laid out by the United States Environmental Protection Agency in this link

<https://www.epa.gov/climateimpacts/climate-change-and-health-older-adults> to safe guard their health.

Financial health, just like physical health, is not the same for every person. There are plenty of seniors that will not be greatly affected by additional costs due to a climate crisis BUT there are many who would be. Some of these impacts are minor while some can be devastating. Financial planners and advisors recommend 3 to 6 months savings set aside for an emergency. It is safe to say that if you don't have that amount saved, any increase in your living expenses is a burden. Seniors that are living on a fixed income could also be more at risk. Here are some of the areas of increase to evaluate and their possible solutions.

Increased Energy Cost

Whether air conditioning in the summer or heating in the winter, we are all spending more money on heating. First line of defense is having a well weatherized home. Before you can decide what to weatherize, it's best to have an energy audit on your home. Many counties have free weatherization programs that will assess and provide modifications. To find a program in York County, please contact the York County Planning Commission. The modification needed for your home could be as simple as insulation or new ENERGY STAR rated appliances up to needing new windows or roof. A comprehensive list of home efficiency modifications can be found on this website: <https://www.energystar.gov/saveathome>.

Continued on page 8





From The Director

Dear Reader:

As we welcome a new year, I find myself reflecting on this year's end. We witnessed

both a state and federal budget impasse that stressed our budget and impacted programs that support seniors in our community. We continue to work through these programmatic changes by offering guidance and referrals to alternative programs. If you are a senior, family member or a caregiver that needs some assistance navigating recent changes, I would encourage you to reach out to our agency and speak to one of our intake workers. I will be the first to admit that we do not always have the answers, but we may be able to guide you to where you need to be.

With the New Year comes some of our worst winter weather. Snow and ice will inevitably make walking and driving a hazard and we will have slips and slides. While a fall for some of us might not be that damaging, a fall for a senior can be a life changing event. According to the CDC, every second of every day an older adult falls, making falls the leading cause of injury and

injury-related deaths for seniors. One out of four older adults will fall each year in the United States, making falls a public health concern for older adults.

While falls can certainly occur on a slippery sidewalk, most falls occur inside the home. I personally experienced this when I attempted to negotiate a carpeted staircase in my house while I was wearing only socks in the dark. All it took was a slight misplacement of my foot on a step and I went bouncing down the stairs headfirst into the wall. I was lucky that I did not have any major injuries, but I was bruised and sore for some time. By taking a little time to wear the proper footwear and turning on the light, I could have prevented the fall, but I was just in too much of a rush to do those things. You live and learn the hard way sometimes.

With falls being such a risk to seniors, our agency is one of several community groups offering fall prevention classes. A Matter of Balance: Managing Concerns about Falls is a nationally recognized program that can help reduce the fear of falling and increase the activity levels of

older adults who have concerns about falling. We also offer another evidence-based program, Healthy Steps for Older Adults which reduces fall risks among older adults by raising awareness about the causes of falls and how to prevent them. Participants learn how to exercise safely at home and are offered information on ways to improve their health and well-being. Discussions will include home and medication safety, as well as appropriate foot care/footwear. Participants also take a Functional Physical Assessment to determine their fall risk score. Information regarding fall prevention classes is included in this issue of the New Horizons or can be obtained from our website or by calling our agency. I wish you all a healthy and happy and safe start to the New Year!

Mark W. Shea

FIND THE HELP YOU NEED



- **717-771-9610**
- <http://www.ycaaa.org>



NEW HORIZONS

Published January, May, & September

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Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

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New Horizons

2401 Pleasant Valley Road

York, PA 17402

Winter 2026

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January 2026

Carol Lyons

PA MEDI Counselor



February 2026

Randy Sterner

Judicial Center Tour Guide



March 2026

Beverly Boyd

Friendly Visitor



April 2026

Richard Hartman

New Horizons Delivery

Volunteers of the Month

YCAAA Stars

York County Area Agency on Aging Volunteers Make a World of Difference

by Charlene Wingard & Stephanie Hankey, YCAAA Volunteer Programs



In April 2026, as we observe Global Volunteer Month and National Volunteer Appreciation Week (April 19th through the 26th), we pause to celebrate something truly fundamental: the profound and often personal connections made by the volunteers of the York County Area Agency on Aging. Their service is more than an effort; it is the lifeline of support and empathy that transforms the lives of area seniors every single day.

When external forces, like funding uncertainties and budget debates, create a sense of unease in the community, the essential nature of local services becomes crystal clear. We are fortunate that Pennsylvania and the County of York recognize that supporting our older adults is non-negotiable. Yet, the continuous, consistent warmth that sustains these services comes from the volunteers. They are the consistent assurance that, no matter what the news, our seniors are cared for.

Our volunteers fill roles that address the full spectrum of an older adult's well-being, from daily companionship to complex advocacy.

- **The Friendly Voices:** Our Friendly Visitor and Telephone Reassurance Volunteers bravely counter the isolation that affects so many. They don't just visit; they provide a crucial link to the community, offering socialization and connection that is often the highlight of an older adult's week.

- **The Advocates:** Long-Term Care Ombudsman Volunteers stand as dedicated advocates for individuals in personal care homes and nursing facilities. They are the voice of those who need support, resolving concerns and disputes to ensure the highest standard of long-term care needs are met.
- **The Educators and Navigators:** Our Health and Wellness Volunteers and PA MEDI Counselor Volunteers empower seniors through knowledge. From leading classes on fall prevention and chronic diseases to offering unbiased guidance on Medicare

We ♥ Our Volunteers

options and cost savings, they provide the essential information needed to make healthy, informed choices. Our Judicial Center Tour Guides provide an invaluable experience to student and retiree groups, highlighting York County in the founding of our government and providing a unique perspective of the judicial process. The volunteers' tremendous dedication to continuing education ensures they deliver a wealth of current knowledge, year after year.

- **The Financial Lifelines:** The guidance provided by our Financial Counselor Volunteers is a true lifeline. For older adults forced to choose between groceries, utilities, and medicine, this expert assistance manages their finances and preserves their dignity.

- **The Seasonal Heroes:** Whether it's the Senior Farmers Market Voucher Volunteers distributing fresh produce vouchers in the summer heat, or the Special Events Volunteers brightening the holidays with the Senior Santa Angel Tree delivery, these volunteers step up when it matters most, supporting both physical health and emotional spirit.

The volunteer spirit also drives the engine of the Agency itself. Our Office Assistants and Scheduler Volunteers ensure thousands of seniors can access free tax preparation and PA MEDI counseling during high-demand seasons. Our dedicated New Horizons Bundlers and Delivery Drivers make sure this very publication reaches every corner of York County, from libraries to front doors. Furthermore, our Advisory Council members, appointed by the York County Commissioners, provide the strategic oversight and advocacy crucial for maintaining and expanding our services.

York County Area Agency on Aging recognizes that our volunteers aren't just assisting with tasks; they are improving the quality of life through genuine human interactions. They make our community stronger, healthier, and kinder.

To every individual who gives their time, talent, and heart: we celebrate you, we thank you, and we acknowledge that you truly make a world of difference in every life you touch.

Feeding Your Loved One: Tips for Caregivers

by Administration for Community Living

Approximately 85% of people with dementia and chronic illness are cared for exclusively in their own homes, and one major worry for caregivers can be ensuring that their loved one is eating healthfully. Good nutrition is important for managing chronic conditions like diabetes and heart disease, preserving stamina and independence, and maintaining a strong immune system that can fend off illnesses. However, special dietary needs, reduced ability to eat independently or recognize hunger, reduced appetite, difficult behaviors, and other issues all can make providing a healthy diet challenging, and malnutrition is a real risk.

Looking for strategies to improve nutrition and reduce stressful mealtimes? The *What's on Your Plate?* guide from the National Institute on Aging Resources can help with choosing foods and planning meals, and the following ideas may help meals go more smoothly:

Feeding Tips For Caregivers

- Offer one food at a time. Too much food on a plate can be confusing and overwhelming.
- Eat with your loved one. Model eating behavior and have pleasant conversations during meals. Talk about the smell and enjoyment of each food.
- If chewing or swallowing are a problem, prepare soft, chopped or bite-size like cottage cheese, scrambled eggs, applesauce, etc. Watch for choking hazards like small hard objects (grapes, raw carrot pieces). Make sure dentures are in place and fit well.
- Keep table settings simple to avoid distractions. Don't worry about messy eating.
- Serve finger foods like sandwiches (in quarters), carrot or cheese sticks, fruit slices.
- Optimize appetite for meals by offering

opportunities for physical activity and avoid constipation with plenty of fluids and fiber.

- Offer small, frequent meals rather than three large meals.

To find more ideas for feeding people with dementia or to prevent malnutrition in your older loved one, consult your healthcare provider, contact a dietitian, or visit the nutrition resources created by the Alzheimer's Association, the U.S. Department of Agriculture or the Academy of Nutrition and Dietetics.

Need additional assistance? Through grants to states and community organizations, the Administration for Community Living funds several programs that provide support to family caregivers. Find out what's available in your community by contacting the ElderCare Locator online or at **800-677-1116**, or by visiting the caregiver resources pages on <https://ACL.gov>.

Fun Exercises to Help Caregivers Stay Healthy

by Marlo Sollitto for AgingCare.com

When you’re caring for someone else, it seems there aren’t enough hours of the day to get everything done. Of all the things you want to do in your “spare time,” exercise might be the last activity on your list. Yet out of all the activities you could do, exercise may be the most beneficial because it can keep you from getting sick, help you sleep better, and increase energy throughout the day.

But if it feels like one more chore or routine that you don’t look forward to, you are less likely to follow through on your good intentions. The good news is you don’t have to work out at the gym 5 days a week to get in shape. Although all exercise takes some effort, it doesn’t always have to feel like work. So, find some short-term respite care for a few hours a week, and take care of yourself.

6 Ways to Help Exercise Feel More Fun

1. Enlist a Friend

Find someone to be your exercise buddy. Don’t choose just anyone: Pick someone who is full of energy, fun and who you look forward to spending time with. That way, you’ll want to exercise just to be with your friend. Look for

someone who’s more committed than you, so they can keep you motivated.

2. Group Fitness

Group classes are a way to meet new people and be motivated to go each time. Local Parks and Recreation departments or Community Centers offer low-cost group exercise programs, such as yoga, tai chi, step aerobics and water exercise classes. They are a great way to improve flexibility, muscle tone and relaxation.

3. Take a Lesson

Get outside and learn a new skill. Book a golf or tennis lesson and get to swinging. You’ll not only burn calories you’ll also learn new skills and have fun.

4. Dance

Dance your way to better health. Square dancing or ballroom dancing are excellent ways to increase endurance and improve balance. The latest dance exercise craze is Zumba; a combination of Latin dance and exercise moves. Dancing enhances cardiovascular function and endurance, while practicing muscle memory routines effectively exercises the whole body. And simply put, it’s fun.

5. Hang Out with the Kids

Drag the kids away from their cell phones and computers, and start a game of basketball, soccer or baseball. Form teams, make it a weekly competition, hold practice sessions, and maybe even come up with some prizes for the winners at the end of the “championship series.”

6. Play Games

Think hanging out in front of the TV with a remote in your hand doesn’t qualify as exercise? It does if you’re playing a fitness game, like Wii Sports. Wii tennis consumes 179 calories per hour, and Wii boxing 174. Of course, those numbers are a fraction of the real-world activities (tennis is 318 calories per hour, and punching a boxing bag is 382) but its better than if you had lounged on the couch munching on a bag of chips.

Exercise is Crucial for Caregivers

Of course, playing Wii doesn’t really count as a balanced exercise regimen. Your goal is 30 to 40 minutes of moderately intense exercise three or more times a week – but every bit counts. So, give yourself credit for seemingly small accomplishments, cut yourself some slack and have fun!



A 2026 Resolution to Make Aging Positive

By Cathy Bollinger, Executive Director, Embracing Aging, York County Community Foundation

As one year ends and another begins, it’s natural to pause, reflect, and set new goals. For many of us, those resolutions focus on health or organization, but what if we resolved to celebrate aging?

While purging some files recently, I rediscovered an article I wrote years ago, inspired by Ed Merck’s book Sailing the Mystery: My Journey into Life’s Remaining Chapters. In it, Merck shares five “secrets” he learned while embracing his own aging — lessons that feel just as meaningful today. As we look ahead to the year to come, my wish for everyone is to view aging as a time of gain, not loss: a stage rich with opportunity, growth, and connection.

At York County Community Foundation, we’ve long focused on creating more positive attitudes

around aging, encouraging our community to think inclusively and reduce barriers to aging well. Because although we’re all entitled to age in our own way, one truth remains: when we embrace our age, we feel good about ourselves, and that transforms everything.

Focus on Possibilities

Change, whether small or significant, can feel daunting. But Merck’s first secret reminds us to accept what is. Aging “is what it is” and it doesn’t erase the purposeful, capable people we’ve become. Instead of fixating on what’s changing, we can focus on what’s possible. Maybe that means refreshing your living space, trying a new activity, or even exploring a move to a community that supports your lifestyle. There’s no one right way to age. Just your way!

Engage in Life

Merck’s second secret, engage risk, encourages us to step outside our comfort zones. It’s far too easy to stay within the circle of the familiar, but doing so can limit energy and enthusiasm. Like Grandma Moses, who began painting in her seventies, we can find new joy by trying something new. Take a class, travel, or learn a skill that connects you with others. Staying engaged keeps the mind active and the heart open.

Build Your Community

His third and fourth secrets, settle into your body and open your heart and practice calmness, remind us that connection and peace go hand in hand. A strong community gives us balance, purpose, and belonging. Whether it’s through volunteering, fitness groups, or time with family, shared experiences enrich life in every chapter.

Finds the Joy

Merck’s fifth secret, soften the edges of your identity, is a reminder to be more flexible about who you believe you are. A softer identity creates space for ease, authentic connection, and self-discovery — and joy naturally arises in those moments of openness and genuine engagement with life.

So, as you set resolutions this year, make one that lasts: to embrace your age, stay active, build connections, and find joy in the journey. Together, we can create a culture that celebrates aging not as something to endure, but as something to enjoy.

To learn more about our work, visit <https://yccf.org/> or contact Cathy Bollinger, Executive Director of Embracing Aging at **717-848-3733**.



How to Document Family Recipes from Elderly Relatives

Compiled from various online resources

Documenting family recipes from elderly relatives requires thoughtful planning and patience. These treasured culinary traditions deserve to be preserved with care and attention to detail.

Using Recording Devices for Oral Histories

Recording your cooking sessions with seniors creates authentic documentation of family recipes. Set up a smartphone or digital recorder in the kitchen to capture the natural flow of conversation while cooking. Ask specific questions about ingredient measurements, cooking times, and special techniques that aren’t written down. Many seniors cook by feel rather than exact measurements, so video recordings can capture unique methods like the “pinch of salt” or “handful of flour” that written recipes might miss. These recordings also preserve personal stories, cooking wisdom, and the emotional significance behind special dishes that have been passed down through generations.

Creating Recipe Cards Together

Turn recipe documentation into a meaningful activity by creating recipe cards with your elderly relatives. Purchase decorative index cards or specialty recipe cards and sit together to record each recipe’s details. Ask seniors to dictate ingredients and instructions while you write, ensuring measurements and techniques are accurately captured. Include space for family history notes about the recipe’s origin, who was known for making it, or special occasions when it was served. Consider adding a photo of the finished dish and, if possible, a picture of your relative cooking it. These personalized cards become both functional cooking guides and cherished family heirlooms that preserve culinary traditions.



Seven Financial Considerations When Downsizing for Retirement

By Jeffrey Bellomo, Certified Elder Law Attorney practicing in York

For many people, retirement is not just about leaving the workforce; it’s about starting a new chapter. That new chapter often comes with the question, “Do we really need this much house?” Downsizing can be a wonderful way to simplify, save, or even move closer to family. But the decision is about much more than just picking a smaller home. It’s about making sure your financial life, your taxes, and your estate plan all fit comfortably with your new lifestyle.

Here are seven important financial factors to keep in mind before you make the move:

1. Housing costs are more than the listing price

It’s easy to focus on the purchase price or rent, but housing costs also include location, safety, maintenance, and the overall “feel” of the community. Spending some time in a neighborhood before you commit can give you a better sense of what daily life will really cost.

2. State estate and inheritance taxes

Every state has its own rules. Some have no

estate or inheritance taxes at all, while others have both. Moving just across a state line could make a big difference in what your loved ones ultimately receive.

3. State income taxes

Nine states currently don’t impose a state income tax, which can sound appealing. But states without income taxes often make up for it in other ways, like higher property taxes or fees. A balanced perspective is key.

4. Property taxes

Property taxes vary widely and can make a real impact on your monthly budget. Some states also offer senior discounts or exemptions, which are worth investigating before committing to a new home.

5. Retirement account and pension taxes

Not all states treat retirement distributions the same way. Some tax withdrawals from IRAs and 401(k)s, while others don’t. Pensions, including military pensions, are also taxed differently depending on where

you live.

6. Social Security taxation

Most states do not tax Social Security benefits, but a few do, often with income-based limits. Knowing this before you relocate can prevent unpleasant surprises.

7. Sales taxes aren’t the whole story

It can be tempting to focus on states with no sales tax, but this is often less significant than property or income taxes. Looking at the big picture of overall taxation is always smarter.

Bringing it all together

Downsizing for retirement isn’t just about real estate. It’s a financial and legal decision too. At Bellomo & Associates, we help families look at the whole picture, from taxes to estate planning to long-term goals, so the decision feels less overwhelming and more empowering.

If you’re thinking about downsizing or relocating, now is the perfect time to review your estate plan and make sure it supports this next chapter of your life.

STAY CONNECTED to Combat Loneliness and Social Isolation



Feeling lonely and being isolated are bad for your health.

Loneliness and social isolation are associated with higher rates of depression, a weakened immune system, heart disease, dementia, and early death.*

Are you at risk?



Try to stay active and better connected if you:

- live alone or can't leave your home
- feel alone or disconnected from others
- recently had a major loss or change
- are a caregiver
- lack a sense of purpose

Ideas for staying connected

Find an activity that you enjoy or learn something new. You might have fun and meet people with similar interests.



Discover the Joy of Citizen Science

by York County Parks & Recreation

When the winter months arrive, many of us find comfort in cozy indoor spaces, warm drinks, and quiet routines. But did you know that this season is also one of the best times to experience the wonders of nature? With the leaves off the trees, it's easier to spot wildlife—and many animals stay active all winter long! From January through April, our York County Parks invite you to take part in Citizen Science—a way for everyday people to make meaningful contributions to scientific research simply by observing and reporting the natural world around them.

Citizen Science gives you the chance to be both an explorer and a helper. Whether you're new to birding or have been watching wildlife for years, programs like Project FeederWatch, guided Audubon bird walks, and online tools such as eBird and iNaturalist let you share what you see with scientists and conservationists. Recording which birds visit your feeder or which wildflowers bloom along a trail helps experts track species, study migration, and monitor environmental health.

Right here in York County Parks, local observers are already making a big impact. According to iNaturalist, our parks have recorded 2,130 species and more than 11,000 submitted observations—all made by community members like you! Each sighting adds to a growing database that helps

scientists and land managers understand our local biodiversity and how it changes over time.

There's also plenty happening in the skies above us. Each spring, BirdCast.info tracks the migration of more than 400 bird species across the Eastern United States—many passing right over our region. With 163 bird species already documented in York County Parks, your sightings can help reveal which migrants stop here on their incredible journey north. Every sighting or photo you share adds another piece to the bigger story of bird migration and conservation.

If you prefer the quiet of the outdoors, there are several inviting places to explore. The York Audubon-sponsored bird blind at Rocky Ridge County Park, located just behind the back parking lot, offers a sheltered viewing space where you can watch a variety of species up close without disturbing them. Meanwhile, the boardwalk at Kain Park's Lake Redman provides excellent views of waterfowl and other wildlife that thrive in wetland habitats, especially during winter and spring migration. Each of these spots offers opportunities for reflection, relaxation, and discovery. If you are interested in more locations to look for wildlife, give the parks office or parks naturalists a call at **(717) 840-7440** to learn about the current hot spots.



Beyond the scientific value, Citizen Science offers personal rewards as well. Time in nature reduces stress, sharpens memory, and boosts overall well-being. It also connects you—to the community of others who share your interests and to the living world around you.

As the new year unfolds, consider making Citizen Science part of your routine. Whether you're bundled up at Rocky Ridge, walking the boardwalk at Lake Redman, or exploring one of our many other parks, you can make meaningful contributions while enjoying the simple pleasures of bird song, fresh air, and the changing seasons.

This winter and spring, let's watch, wonder, and share—together.



Be Prepared for Every Kind of Weather

By Barbara Zortman, Director of the York County Center for Traffic Safety

As we make our way through the winter and spring months, we can expect just about every kind of weather—rain, snow, sleet, fog, and even a few bright, sunny days. It's the perfect reminder of the Scout motto: Be Prepared! No matter what Mother Nature has in store, a little preparation can go a long way.

Anyone who has lived in Pennsylvania for more than a season knows that our weather can change on a dime. That's never more true than during our winter and spring months.

Keep that in mind. Be vigilant. Always check the weather forecast—not just for when you leave, but for the entire time you'll be away. Check the forecast for your destination, too. Conditions can vary widely between hills and valleys—and our region has plenty of both!

When you know what the weather has in store, you can adjust how and when you travel, helping ensure a safer, more pleasant drive.

If snow is in your forecast, ask yourself whether you really need to drive that day. It may be safer and smarter to reschedule your trip—or at least wait and see how severe the weather becomes before heading out.

We usually prepare for bad weather, but bright, sunny, cloudless days can bring challenges of their own. Sunshine glare on your windshield can be blinding. Invest in a pair of polarized sunglasses, and consider keeping a spare pair in your glove box. Sunlight reflecting off freshly fallen snow can be dazzling and dangerous as well. Once again, those sunglasses will come in handy.

Whatever the weather, make sure your windshield is clean—inside and out. A clear windshield reduces glare and improves visibility in every season. Remember, your car has washers for the outside, but you're the washer for the inside!

Check your wiper blades. You don't need to wait for your annual inspection—stop by your favorite garage or auto parts store and have them checked

or replaced if needed.

We've already made the transition to Standard Time, but on March 8th, we'll be springing forward to Daylight Saving Time (DST). However, our clocks aren't the only thing we need to adjust. For now it gets darker earlier so if you don't have strong night vision, consider adjusting your travel schedule so you're home before dusk.

Once we switch to DST, you'll enjoy longer daylight in the evenings, but the mornings will be darker. On those darker mornings, if you must travel, stay alert for school buses and—most importantly—for children waiting at bus stops. A little extra caution goes a long way in keeping everyone safe.

Regardless of the weather, don't forget that you have public transportation options with rabbittransit and ride services such as Uber or Lyft. Sometimes, letting someone else do the driving is the best decision you can make.

Stay safe, stay prepared, and enjoy the road—whatever Mother Nature has in store!



Estate Planning for IRAs

By Robert Clofine, Certified Elder Law Attorney practicing in York

Naming an IRA beneficiary functions much like having a will specifically for your IRA and is often even more important, especially when the IRA is the largest asset in your estate. Unlike other assets, an IRA is generally not controlled by your will. Instead, it passes at death according to the beneficiary designation on file with the IRA custodian.

The most critical estate-planning step for an IRA is simply naming a beneficiary. A spouse is typically the primary choice, but it is equally important to name contingent beneficiaries. Without a contingent beneficiary, such as when spouses die simultaneously, the IRA usually defaults to the estate, causing it to pass through probate, which can increase cost, delay, administrative complexity and income taxes.

A proper beneficiary designation not only ensures your IRA goes where you intend but also determines the distribution options available to your beneficiaries. Beneficiaries must take required withdrawals after your death under rules

similar to but more complex than the lifetime minimum-distribution rules that now apply once owners reach age 73. Regardless of who receives the IRA, any distribution is generally fully taxable as ordinary income, just as it would have been to the original owner, assuming all contributions were deductible.

When a spouse inherits an IRA, the options are relatively straightforward. The surviving spouse can roll the inherited IRA into his or her own IRA. By doing so, taxation is deferred until the spouse withdraws funds, allowing continued tax-favored growth. Spouses also have other alternatives, such as maintaining the account as an inherited IRA, but the rollover is often the simplest and most advantageous.

For non-spouse beneficiaries, the rules are more restrictive. A non-spouse beneficiary cannot roll the IRA into his or her own IRA. The beneficiary may always take a lump-sum distribution, but doing so triggers immediate taxation on the entire balance. While all non-spouse individual beneficiaries used to be able to take withdrawals

over their own life expectancy, since 2020 that option is now only available to so-called “eligible designated beneficiaries.” Eligible designated beneficiaries or EDBs are the spouse, a child under age 21, a disabled or chronically ill individual and an individual who is not less than 10 years younger than the deceased IRA owner. All other individual designated beneficiaries must use the 10-year rule which means they are forced to withdraw the entire inherited IRA within 10 years.

As is the case with all tax rules, the rules applying to inherited IRAs are filled with exceptions and traps. For example, if your estate is named as beneficiary, it does not qualify to use the 10-year rule and may be forced to pay the tax on the IRA over a much shorter period. Similarly, if you name a trust for a disabled child as a beneficiary, that trust could be forced to pay the tax on the IRA at the high tax rates applicable to trusts unless the trust is structured properly.

Because mistakes can significantly affect taxes and distribution options, careful beneficiary planning for IRAs is essential.

How to Enroll in Medicare If You Are Turning 65

from the Medicare Rights Center

Find out if you are automatically enrolled in Medicare or need to sign up, and learn the steps to enroll during your Initial Enrollment Period.

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

- If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B.
- If you are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare.

If you are eligible for automatic enrollment, you should not have to contact anyone. You should receive a package in the mail three months before your coverage starts with your new Medicare card. There will also be a letter explaining how Medicare works and that you were automatically enrolled in both Parts A and B. If you get Social Security retirement benefits, your package and card will come from the Social Security Administration (SSA). If you get Railroad Retirement benefits, your package and card will come from the Railroad Retirement Board.

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

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

Signing up for Medicare

Follow the steps below if you need to actively enroll in Medicare.

If you decide to enroll in Medicare during your Initial Enrollment Period, you can sign up for Parts A and/or B by:

- Visiting your local Social Security office
- Calling Social Security at **800-772-1213**
- Mailing a signed and dated letter to Social Security that includes your name, Social Security number, and the date you would like to be enrolled in Medicare
- Or, by applying online at www.ssa.gov



If you are eligible for Railroad Retirement benefits, enroll in Medicare by calling the Railroad Retirement Board (RRB) or contacting your local RRB field office.

Keep proof of when you tried to enroll in Medicare, to protect yourself from incurring a Part B premium penalty if your application is lost.

- Take down the names of any representatives you speak to, along with the time and date of the conversation.
- If you enroll through the mail, use certified mail and request a return receipt.
- If you enroll at your local Social Security office, ask for a written receipt.
- If you apply online, print out and save your confirmation page.

Top Ten Budgeting Tips for Older Adults

Excerpt from National Council on Aging

1. Out-of-pocket coverage & policies

Why - Circumstances change, and your plans and coverage may no longer be relevant. It's easy to forget about your choices once you've made them, but that means you could be leaving money on the table.

How - Gather together your spending commitments: supplemental health insurance; prescription drug coverage; and life insurance and long-term care policies. Determine whether you're getting the best rates or have the most cost-effective plan(s). Enlist help from a knowledgeable friend, family member, or professional to evaluate alternatives before you make any changes.

2. Medicare health insurance

Why - You may be eligible to put \$100 back into your monthly Social Security check. You could also save money on your premiums and co-pays.

How - Look into Medicare Savings Programs and learn whether you qualify. Connect with an NCOA-endorsed licensed Medicare broker who will provide expert advice on finding the right program at no cost to you.

3. Medicare prescription coverage

Why - Depending on your income, you could save money on your Part D premiums, deductibles, and co-pays.

How - Learn about Extra Help and see if you're eligible. Visit NCOA's BenefitsCheckUp to apply for Extra Help online.

4. Property taxes

Why - Home values are rising across the country- and updated assessments can be a shock to your wallet. Many states offer a senior property tax exemption for residents aged 65 or older, which means you could save hundreds of dollars a year.

How - Visit NCOA's BenefitsCheckUp to learn whether this program is available in your state and how to apply.

5. Phone service

Why - You could be paying more than you need. Depending on your income, you may be eligible for monthly discounts on your basic wireless or home telephone service through the government.

How - Read about the FCC's Lifeline program. Learn about the FCC's Affordable Connectivity Program. Visit NCOA's BenefitsCheckUp to see how you can apply.

6. Desire and ability to give back

Why - Do you have extra time on your hands? Your life and career experiences could potentially provide an extra source of income.

How - Check into AmeriCorps Seniors RSVP opportunities. See if you can participate in the U.S. Department of Labor's Senior Community Service Employment Program (SCSEP), the nation's oldest program to help low-income, unemployed individuals aged 55+ find work.

7. Your home

Why - Your house likely represents your greatest financial asset. Even though its value isn't liquid, there may be ways for you to leverage equity so you can continue to live independently.

How - Read about how you can use your home to stay at home. NCOA's guide walks you through different options on how to tap your home equity, including reverse mortgages and home equity lines of credit. Talk to a trusted financial professional to decide whether any of these options are right for you.

8. Senior discounts

Why - From national parks to locally owned stores, public transportation agencies to private entertainment venues, a variety of entities gratefully recognize your wisdom and contributions through reduced rates and prices.

How - In most cases, simply ask whether there's a senior citizen discount. You may be pleasantly surprised!

9. Your estate

Why - Managing your money extends to how you'd like it distributed among your heirs or to charities you support. If you're in a position to leave a financial legacy it's a good practice to communicate your wishes ahead of time.

How - Make a will. Appoint a health care agent. Designate a durable power of attorney. Use NCOA's partnership with FreeWill to get started. Always consult an attorney.

10. Other benefits options

Why - Millions of older adults miss out on saving money through public and private benefits programs simply because they don't know about them, don't believe they're eligible, or aren't sure how to apply.

How - Visit NCOA's BenefitsCheckUp to see what's available in your area and how you can apply for money-saving benefits.

continued from page 1

Check that you are properly insured

Both homeowners and renters need enough insurance to cover any disaster. It's best that they review their insurance plan on a regular basis for clarity. We assume that the insurance will cover all natural disasters and will provide all the financial support in a time of crisis but that is not true. Check to see if the insurance covers floods, hurricanes, tornadoes, earthquakes, wildfires, storms, and hail. Also check that any claim will pay for all the losses to the property. Sometimes the money compensation for an event won't cover the total cost to fix or rebuild. And if they don't have any insurance, they should get it as soon as possible. Whether they have insurance or they are looking to purchase insurance, it is best to get several quotes and compare them.

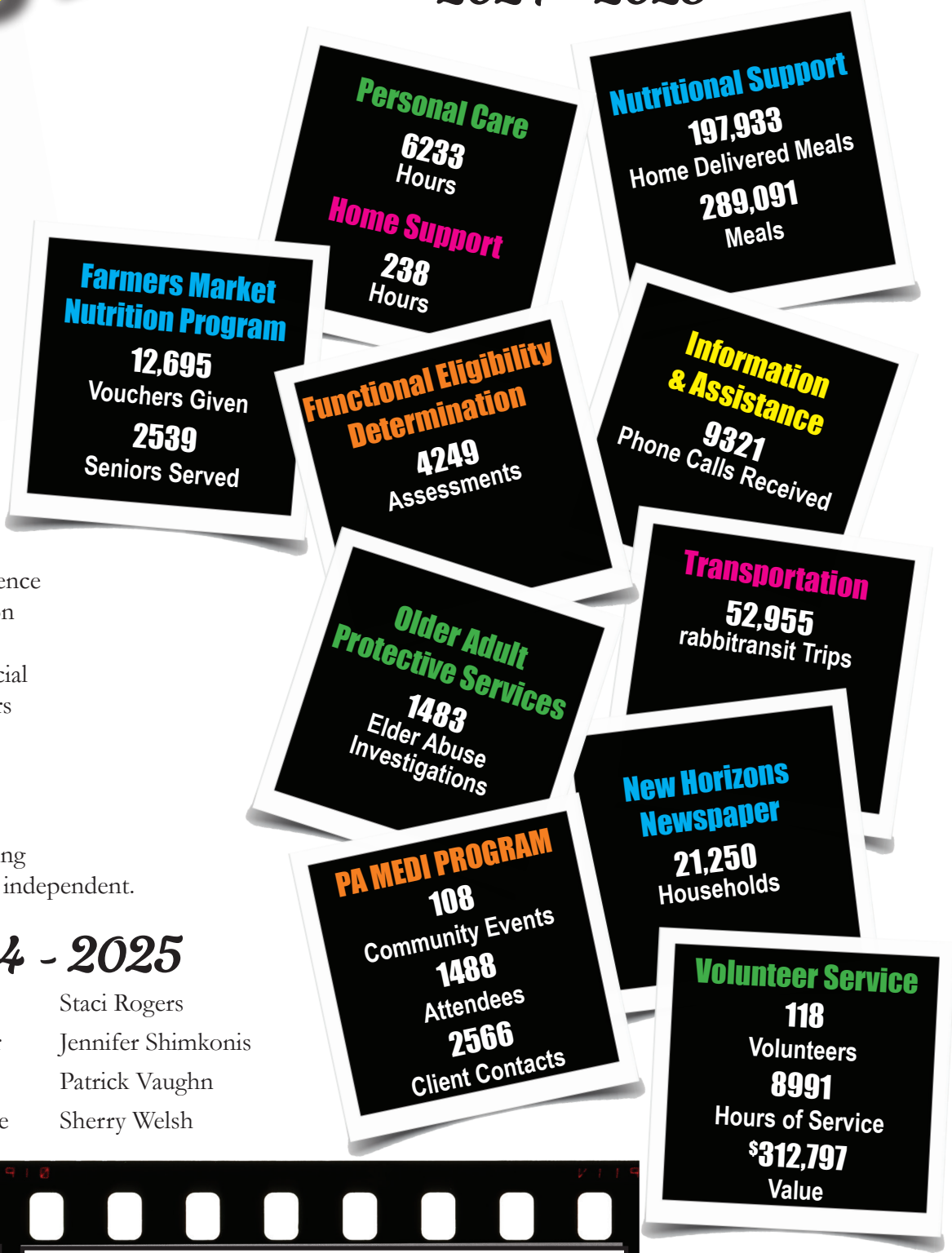
Homeownership Wealth

Many people plan to use the equity in their house for retirement or to pass the home down to their family in order to create generational wealth. If their home is destroyed by a natural disaster, then that wealth could be lost. If a senior lives in an area with the high chance of a disaster, they should consider how best to protect their assets. This is a complex decision that should be analyzed with a financial consultant, realtor and close advisors.

We would like to think that all our climate issues will soon be fixed but that doesn't seem to be the case. The aging population should take time to evaluate how a possible disaster will affect them and take all necessary steps to mitigate it. It is best to be prepared.



Serving Older Adults in York County during Fiscal Year 2024 - 2025



Mission Statement

York County Area Agency on Aging promotes the independence of older adults through education, advocacy, and coordination of community-based services. Our primary commitment is to deliver quality services to older adults with the greatest social and economic needs. As resources allow, we may serve others with similar characteristics.

Vision Statement

York County Area Agency on Aging will be a leader in bringing our communities together to keep people well, involved, and independent.

Advisory Council Members 2024 - 2025

Tami Barley	Richard Farr	Robert Jensenius	Staci Rogers
Debra Daniels	Robert Fawcett	Karen Mansberger	Jennifer Shimkonis
Sharon Eyster	Evelyn Godsey	Kasie Ream	Patrick Vaughn
Susan Emmons	Joni Griffin	Wendy Rittenhouse	Sherry Welsh

Revenue by Category FY 2024/2025		Expenditures by Category FY 2024/2025	
Aging Block Grant	\$8,880,555	Administration	\$1,471,626
Title XIX	\$120,388	In-Home Care	\$445,358
Medicare Assessment Revenue	\$688,607	Home Delivered Meals	\$1,251,516
County Revenue Sharing	\$1,370,820	Care Management/Assessment	\$2,491,989
Program Income	\$109,055	Senior Centers/Congregate Meals	
Cost Sharing Fees	\$4,513	/Transportation	\$2,552,601
Total	\$11,173,938	Protective Services	\$1,783,438
		Advocacy/Information & Referral	\$1,022,898
		Volunteer Services	\$154,512
		Total	\$11,173,938



CHANGE A CHILD'S STORY. BECOME A CASA VOLUNTEER.

**JOIN US FOR
SPRING 2026
TRAINING!**

717-771-9754

York County CASA Program is looking for volunteers to advocate for abused and neglected children in the child welfare system.



Volunteers Provide Free Tax Preparation

AARP Tax-Aide volunteers will be available to assist you in completing your income tax returns at sites throughout York County, beginning in February. Appointments can be scheduled beginning **Monday, January 12, 2026** by phone or online at <https://www.yorkaarpntaxaide.com/>.

Intake documents that you need to complete before your appointment will be available at the tax site locations or on the website: <https://www.yorkaarpntaxaide.com/>

New Tax Laws for Tax Year 2025

- The \$6,000 Enhanced Deduction for Seniors** will be calculated automatically for those taxpayers over 65 who qualify. This deduction is in addition to your Standard or Itemized deduction and will reduce your taxable income. Your Social Security income may still be taxable.
- “No Taxes on Overtime”** - individuals who receive qualified overtime compensation may deduct the pay that exceeds their regular rate of pay – such as the “half” portion of “time-and-a-half” compensation. Taxpayers should confirm the amount of overtime with their employer and bring this amount to their tax appointment.
- “No Taxes on Tips”** - employees and self-employed individuals may deduct qualified tips received in occupations that are listed by the IRS as customarily and regularly receiving tips. Tips are generally reported on a Form W-2, Form 1099, or other specified statement furnished to the individual.
- “No Taxes on Car Loan Interest”** - individuals may deduct interest paid on a loan used to purchase a qualified vehicle provided the vehicle is purchased for personal use and meets other eligibility criteria. The vehicle must have been purchased in 2025 with final assembly of the vehicle in the United States. The taxpayer must provide the vehicle’s VIN number to be included on the tax return.

Federal Income Tax Return

You **must or should** file a return if any of the following situations apply to you:

- Your gross income exceeds the threshold for your age and filing status.
- You had taxes withheld from your pay or retirement or made estimated tax payments.
- You had net earnings from self-employment of more than \$400.
- You received a Premium Tax Credit as part of the Affordable Care Act.
- You received a distribution from a Health Savings Account.

- You owe a penalty for an early distribution from a retirement account.
- You are eligible for the Earned Income Credit.

State Income Tax Return

Many persons who do not have to file a Federal return must still file a Pennsylvania return. If you have \$33 or more of income from things like wages, interest, dividends, capital gains, or life annuity distributions, you need to file a Pennsylvania return.

Local Return

A local return is required for any earned income including wages and self-employment income. The York-Adams Tax Bureau is no longer mailing Local Tax Return forms to taxpayers..

Rent/Property Tax Rebates

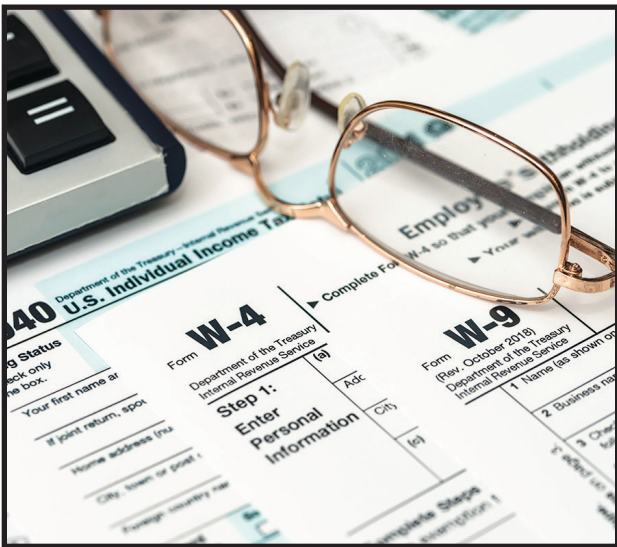
Rent/Property Tax Rebates:
Eligibility Income up to \$46,520

Beginning in 2023,the income cap for both renters and homeowners was made equal and increased to \$45,000 a year (adjusted annually for inflation). If you meet income and age guidelines, Property Tax and Rent Rebate forms will be completed. Please bring proof that you paid property taxes in 2025, if you own your home. If you rent, bring the state’s rent certificate form signed by your landlord or other proof of rent paid.

No Need to File

If you know that you do not need to file an income tax return and want to complete only a Property Tax or Rent Rebate application, please state that when you call for an appointment. You may be given an appointment time for a rebate-only return.

If you are not sure if you need to file a federal or state return, please bring all your documents to one of our sites. We will review them and help you make that determination.



What Should You Bring to Your Tax Appointment

After you make an appointment the next step is to make sure that you are prepared before the appointment. It is important that you bring with you all of the information and documents needed to complete the tax returns and other forms.

Bring any of the following that apply to you:

- Your completed Intake form available at the tax site locations or on the website: <https://www.yorkaarpntaxaide.com/>.
- All tax forms that you received through the mail or you printed from the internet.
- A copy of tax year 2024’s federal, state and local income tax returns, and Property Tax/ Rent Rebate returns.
- Your picture identification cards, such as a drivers’ license, and your and any dependents’ Social Security cards.
- A copy of a check or other document that displays bank account number and bank name for direct deposit of any refund.
- Anyone who has requested or been issued an Identity Protection PIN (IP PIN) should bring your annual IP PIN letter; also available on your online IRS account.
- Verification of all employment income you received during the year, e.g., wages (W-2) or self-employment (1099-NEC).
- 1099 forms for interest, dividends, capital gains, unemployment payments, IRA distributions, pensions, Social Security benefits, etc.
- Brokerage statements with details of any sales of stock or bond investments.
- A record of cash donations to any charitable organization.
- Form 1095-A for those who enrolled in a qualified health insurance plan through PA’s Health Insurance Marketplace (i.e., Pennie)
- Record of gambling and lottery winnings and proof of gambling losses.
- If you want to itemize deductions, totals for medical expenses, charitable contributions, property taxes, mortgage interest, and volunteer and medical mileage.
- 2025 property tax receipts for both County and School, with the tax collectors “Paid” stamp on them. If you don’t have those, bring your canceled checks or mortgage statement, if paid through escrow.
- Rent certificates completed by the landlord (for rent rebate applicants).

For questions, please call the York County AARP Foundation Tax-Aide program at **717-640-5006** or email us at info@yorkaarpntaxaide.com

2025 Tax Year Assistance

For an appointment at the following sites, if you are 60 years and older please call the York County Area Agency on Aging at **717-771-9042**, ON OR AFTER Monday, January 12, 2026.

Aldersgate Church

397 Tyler Run Road, York
Saturdays 8:30 AM - 12:30 PM

Fishing Creek Salem United Methodist Church

402 Valley Road, Etters
Fridays 8:30 AM - 12:30 PM

Living Word Community Church

2530 Cape Horn Road, Red Lion
Enter through Door #7
Thursdays 8:30 AM - 12:30 PM

Messiah Church of York

1300 N. Beaver Street, York
Downstairs Parish Hall (*entrance in rear*)
Tuesdays 8:30 AM - 12:30 PM

St. Matthew Lutheran Church

839 W. Market Street, York
Mondays 8:30 AM - 12:30 PM

York Alliance Church

501 Rathton Road, York
Wednesdays 8:30 AM - 12:30 PM

Please call the following locations directly to schedule your appointment. Note some take calls only at the call times indicated.

Delta Senior Center

5 Pendyrus Street, Delta
1 Day Only, Tuesday, March 24
9:00 AM - 2:00 PM
717-456-5753

Dover Area Community Library

3700 Davidsburg Road., Dover
Thursdays, 8:30 AM - 12:30 PM

Call Times:

Monday: Noon - 6:00 PM
Tuesday - Saturday: 10:00 AM - 1:00 PM
717-292-6814

Grace Church Shrewsbury

473 Plank Road, New Freedom
Mondays, 8:30 AM - 12:30 PM

Call Stewartstown Senior Center

Monday - Thursday: 9:00 AM - 3:00 PM
Friday: 9:00 AM - 1:00 PM
717-640-5006
717-993-3488 (*starting February 1, 2026*)

For other questions, please call York County AARP Foundation Tax-Aide at **717-640-5006**, or send an email to info@yorkaarpntaxaide.com or visit their website at www.yorkaarpntaxaide.com.

Heating Bill Assistance with LIHEAP

The Low-Income Home Energy Assistance Program (LIHEAP) helps income eligible families pay their heating bills. People do not need to have an unpaid bill to receive energy assistance and can receive this money without being on public assistance. You can either rent or own your home.

Cash Grants

Cash grants help families pay their heating bills. The 1-time payment is sent directly to the utility company or fuel provider, and will be credited on your bill. Cash grants range from \$200 to \$1,000 and are based on household size, income, and fuel type.

Crisis Grants

Crisis grants may be available if you have an emergency situation and are in jeopardy of losing your heat. You can receive more than one Crisis Grant, as necessary, during the season until the maximum benefit of \$1000 is reached.

Crisis situations include broken heating equipment, leaking lines that must be fixed, lack of fuel, gas or electric has been shut off, or you are in danger of being without fuel within 15 days or have a shut-off notice.

If you have a heating emergency, please call your local county assistance office at **717-771-1100** or **800-991-0929**.

Who Is Eligible

The Income Guidelines for the 2025 to 2026 program year are listed below.

Household Size	Income Limit
1	\$23,475
2	\$31,725
3	\$39,975
4	\$48,225
For Each Additional Person Add \$8,250	

How To Apply

Online:

Apply for benefits online using COMPASS, the online tool for Pennsylvanians to apply for health and human service programs and manage benefit information.

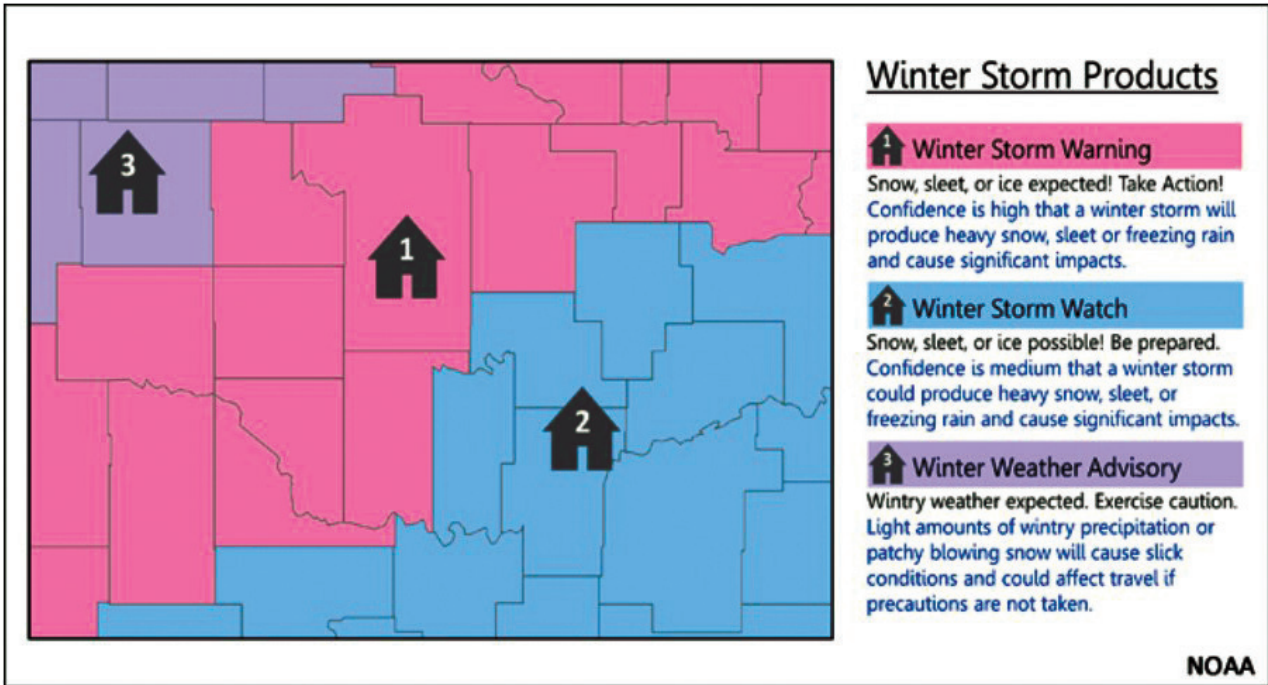
On paper:

You can download or pick up a paper application, print it, fill it out, and return it to your local county assistance office.

After your application is processed, you will receive a notice that will tell you if you are eligible and the amount of your grant.

Questions About LIHEAP

If you have questions about LIHEAP, you may call your County Assistance Office or the toll-free LIHEAP hotline at **866-857-7095**.



Easy Ways to Save Energy and Money This Winter

by The Pennsylvania Public Utility Commission



With winter weather, comes increased energy usage. The Pennsylvania Public Utility Commission is committed to helping customers minimize their bills while making the most out of every dollar they spend on energy.

We've gathered a number of useful tips that can help you cut natural gas consumption and potentially save money. We encourage you to take a few minutes to review these tips.

We're sure you'll see that cutting your energy consumption can be comfortable, convenient, and best of all, easy.

- **Enroll in Budget Billing.** Contact your utility and ask to participate in their budget billing. This requires no income guidelines and averages bills out over a 12-month period giving you a "fixed" amount to pay each month, not just the winter months. *Note: Budget billing does not guarantee an annual fixed rate as budget bills are subject to quarterly adjustments based on usage.*
- **Low-Income Programs.** If you are on a fixed income or a person with a low income, there are programs available to help you pay your heating bills and weatherize your home. Contact your natural gas company or the PUC at **1-800-692-7380** with questions or to see if you qualify.
- **Program It.** Install a programmable furnace thermostat that will lower the temperature automatically at night and raise the temperature when you are up and about. *(This advice does not apply to homes using heat pumps.)* For every degree you raise or lower the thermostat setting, you can see a difference of up to 3 percent in energy costs.
- **Turn Down Your Thermostat.** It's one of the most effective ways to cut your energy usage. If you can tolerate it and your health permits a slightly cooler home, lower the thermostat by a couple of degrees.
- **Turn Down the Hot-Water Tank.** Turn down your hot-water tank to 120 degrees

and set it at 140 degrees if you have a dishwasher to cut your power consumption.

- **Insulate Your Attic.** Make sure your home has a minimum of R-30 insulation in ceilings or attics (*a contractor can help you evaluate your current insulation*). By adding insulation, your home will be warmer in the winter and cooler in the summer.
- **Take a Look at Your Ductwork.** Dust, lint and other debris can block air vents and reduce the efficiency of your furnace. Be sure to keep ducts and grills clean.
- **Draw the Drapes.** Close your draperies when it gets dark outside. This will help cut heat loss through windows at night.
- **Close the Door.** If you're not using certain rooms in your home, close doors leading to those areas. Keep your garage door closed if you have an attached garage. Close heat registers and radiator valves in unused rooms.
- **Install a Ceiling Fan.** Heat rises to the ceiling of a room, circulate it down to where you are by installing a ceiling fan.
- **Install Storm Windows and Doors.** Drafts entering your home around leaky windows and doors can steal precious heat. Seal out the drafts with storm doors and windows. Replace any missing caulking, worn weather stripping or broken glass that may be letting cold air in.
- **Focus on the Fireplace.** Make sure the damper in your chimney is tightly closed when you're not using the fireplace. Save even more energy by installing glass doors on your fireplace - they can prevent valuable heat

from being sucked up the chimney.

- **Put Your Thermostat in the Right Place.** Keep the area around your thermostat clear. Drafts created by appliances or lighting fixtures can trick your thermostat into turning the heat on when it isn't needed.
- **Consider Installing New Doors and Windows.** Old windows and doors can let an amazing amount of heat escape from your house. Look into installing energy efficient windows and insulated doors.
- **Change Your Filters.** Clogged, dirty filters slow airflow in your heating system and cause your furnace to work harder and run longer. Consider having your furnace serviced and cleaned at the beginning of each heating season.
- **Don't Pre-Heat.** Most recipes can be completed successfully without pre-heating the oven. If you must pre-heat for baking, turn the oven on for just a few minutes before putting your food in.
- **Keep the Oven Door Closed.** Opening up the oven door lets out heat and drives up energy consumption. To use your oven more efficiently, cook several dishes of similar cooking temperatures at the same time.
- **Use Your Slow Cooker.** If you're preparing a roast, use your slow cooker to cook the meat and any vegetables you will be serving with it. This eliminates the need to use both the oven and the stove.
- **Microwave When Possible.** Microwave ovens cook food 75 percent faster and use less energy than conventional ovens.

Turning 65? New to Medicare

PA MEDI is here to help with "Medicare 101!"

Understanding Medicare can be difficult. Provided by Pennsylvania Medicare Education and Decision Insight, PA MEDI, this free presentation introduces you to Medicare and gives you the opportunity to ask questions to PA MEDI's specially trained staff and volunteers.

Join Us!

Thursday, January 22, 2026

All classes take place from 6 - 8:30 pm

York County Area Agency on Aging

2401 Pleasant Valley Road, York, PA 17402

To Register

717-771-9008 or 800-632-9073

Email: aging@yorkcountypa.gov



Pennsylvania
**Medicare Education
and Decision Insight**

Presented by Pennsylvania Medicare Education and Decision Insight, PA MEDI, the known and trusted resource at your local Area Agency on Aging for unbiased, easy-to-understand Medicare information.

Understanding the Medicare Advantage Open Enrollment Period

by National Council on Aging

Should I switch Medicare plans? Is it too late to change my coverage? If you have Medicare, these are questions you may find yourself wondering.

It's common for your health needs and budgets to change from year to year. That's why you should review your Medicare plan annually to ensure the coverages still meet your needs. If not, it may be time for a change.

When can I make changes to my Medicare plan?

While all Medicare enrollees can make changes during the regular Open Enrollment Period (*Oct. 15–Dec. 7*), people who are already enrolled in a Medicare Advantage plan (*also known as Medicare Part C*), get another chance to modify their coverage each year. They also get a one-time window of opportunity to make changes after initially joining Medicare.

So, when exactly can you make changes to your Medicare Advantage plan? Let's look at the Medicare Advantage Open Enrollment Period's two timeframes: annual and individual.

When is the Medicare Advantage Open Enrollment Period?

Annual: The annual Medicare Advantage Open Enrollment Period runs **Jan. 1–March 31**. If you are already enrolled in a Medicare Advantage plan on Jan. 1, this timeframe gives you an extra three-month window of time to consider your options and make changes.

Individual: If you're new to Medicare and have Medicare Part A and Part B, and you're also enrolled in a Medicare Advantage plan during your initial coverage election period, you can also participate in an individual Medicare Advantage Open Enrollment Period. You have a three-month period from the start of your coverage during which you can switch plans.

Changes made during either the annual or individual Medicare Advantage Open Enrollment Period will take effect the month after you make your change request. For example, if you switch to a new Medicare Advantage plan on Jan. 15, your new coverage will take effect on Feb. 1.

What changes can I make during the Medicare Advantage Open Enrollment Period?

Both the annual and individual Medicare Advantage Open Enrollment Period allow Medicare beneficiaries already enrolled in a Medicare Advantage plan a one-time election to either:

- Switch to a different Medicare Advantage

plan, OR

- Switch from a Medicare Advantage plan to original Medicare with or without a Part D prescription drug plan.

Note: This enrollment period does not allow for Part D changes for people enrolled in original Medicare.

Where can I get trusted Medicare advice?

There's a lot to consider when choosing a plan, but you don't have to do it alone. Call **1-800-MEDICARE (1-800-633-4227)** to talk with a customer support representative about

your Medicare questions and concerns or visit the **Medicare.gov** website to start a live chat. **TTY users should call 1-877-486-2048.** The Medicare Support Hotline is available 24/7, except for some federal holidays.

You may also consider contacting your local State Health Insurance Assistance Program (SHIP), in York, call **PA MEDI 717-771-9008** at the York County Area Agency on Aging . They will connect you with a counselor who will provide free, unbiased guidance on choosing the right plan based on your personal health needs and budget.

7 Steps to Stop the Spread:

Reminders regarding COVID-19 and Flu Season



1. Sport A Mask: Follow local guidelines on wearing masks indoors and in crowds, especially if cases are surging.



2. Scrub those Hands: Practice good hand hygiene by washing your hands frequently or using hand sanitizer.



3. Social Distance: Respect social distance recommendations, especially in areas where the virus is spreading or if you are around individuals at higher risk.



4. Stay Home: If you are sick, especially with flu or COVID-19-like symptoms, stay home, seek medical advice, and test if necessary.



5. Sanitize: Clean and disinfect frequently touched surfaces regularly.



6. Seek Vaccination: Consider getting vaccinated against COVID-19 and flu. Vaccination is a key measure to protect yourself and others.



7. Stay Informed: Stay updated on COVID-19 information from reliable sources such as your physician and health experts like the Centers for Disease Control and Prevention (CDC).

This material was prepared by Quality Insights, a Quality Innovation Network - Quality Improvement Organization under contract with the Centers for Medicare & Medicaid Services (CMS), an agency of the U.S. Department of Health and Human Services (HHS). Views expressed in this material do not necessarily reflect the official views or policy of CMS or HHS, and any reference to a specific product or entity herein does not constitute endorsement of that product or entity by CMS or HHS. Publication number 1250W-QI-PCH-011724-KS



Quality
Insights

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Quality Improvement Organizations
CENTERS FOR MEDICARE & MEDICAID SERVICES
EQUALITY IMPROVEMENT & INNOVATION GROUP

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends, and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Find your local senior center here:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke Street, York
Monday - Friday, 9:00 am - 3:00 pm
717-848-3610
www.crispusattucks.org

DELTA AREA SENIOR CENTER

5 Pendyrus Street, Suite 1, Delta
Monday - Friday, 7:00 am - 2:00 pm
717-456-5753
www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second Street, Dillsburg
Monday - Friday, 9:00 am - 2:00 pm
717-432-2216
www.dillsburg.com/dillsburg-senior-center/

GOLDEN CONNECTIONS COMMUNITY CENTER

20-C Gotham Place, Red Lion
Monday - Friday, 8:30 am - 2:30 pm
717-244-7229
www.gcccenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover
Monday - Friday, 8:30 am - 2:00 pm
717-292-7471
www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

131 Center Street, Mt. Wolf
Monday - Friday, 8 am - 2:00 pm
717-266-1400
www.nassc.org

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Monday - Friday, 8:30 am - 3:00 pm
717-938-4649
www.redlandseniorcenter.org



SEPTEMBER HOUSE SENIOR CENTER

1251 West King Street, York
Monday - Friday, 8:00 am - 3:00 pm
717-848-4417
www.septemberhouse.org

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC.

150 East Main Street, New Freedom
Monday - Friday, 8:15 am - 2:15 pm
717-235-6060
www.scycseniorcenter.org

STEWARTSTOWN SENIOR CENTER INC.

26 South Main Street, Stewartstown
Monday - Friday, 8:30 am - 3:00 pm
717-993-3488
www.stewsenior.org

SUSQUEHANNA AREA SENIOR CENTER INC.

2427 Craley Road, Wrightsville
Monday - Friday, 8:00 am - 2:00 pm
717-244-0340
www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER INC.

27 South Broad Street, York
Monday - Friday, 8:00 am - 4:00 pm
717-843-9704
www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS INC.

1472 Roths Church Rd, Ste 103, Spring Grove
Monday - Friday, 8:30 am - 2:30 pm
717-225-0733
www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER INC.

509 Pacific Avenue, York
Monday - Friday, 7:30 am - 2:30 pm
717-854-0693
www.yorktownseniorcenter.com

YORK COUNTY COLD WEATHER SHELTERS

York County Senior Centers are open as warming centers for ages 60+ only and may have extended hours during cold weather events. These additional centers are open to all ages.

CRISPUS ATTUCKS ASSOCIATION

605 South Duke Street, York
Call for daytime shelter hours
(717) 848-3610

LIFEPATH CHRISTIAN MINISTRIES

367 West Market Street, York
Call for hours
12:30 pm - 4:00 pm

FRIENDS & NEIGHBORS OF PENNSYLVANIA

The Beacon Resource Center
140 North Duke Street, York
Monday, Tuesday, Thursday & Friday
12:30 pm to 3:00 pm
Street Outreach in the mornings
(717) 699-8445

MARTIN LIBRARY

159 East Market Street, York
Monday - Thursday, 10:00 am – 6:00 pm
Friday & Saturday, 10:00 am – 1:00 pm

OAK STREET HEALTH

1113 Carlisle Road, York
Call for hours
717-913-0042

NEW HOPE MINISTRIES - Hanover

135 Baltimore Street, Hanover
Monday – Friday, 9:00 am – 4:00 pm
(717) 698-3365

HANOVER AREA COUNCIL OF CHURCHES

136 Carlisle Street, Hanover
Call for hours
(717) 633-6353

NEW HOPE MINISTRIES - Dover

62 North Main Street, Dover
Monday – Friday, 9:00 am – 4:00 pm
(717) 292-3441

DILLSBURG EMERGENCY MANAGEMENT

Call Tim H.
(717) 712-6681

NEW HOPE MINISTRIES - Dillsburg

99 W. Church Street, Dillsburg
Monday – Friday, 9:00 am – 4:00 pm
(717) 432-3053

NEW HOPE MINISTRIES – Red Land

539 Old York Road, New Cumberland
Monday – Friday, 9:00 am – 4:00 pm
(717) 915-6763

Live Your Best Life
with our

HEALTH & WELLNESS CLASSES

FALL PREVENTION CLASSES

A Matter Of Balance

This class targets older adults who have concerns about falling or are interested in improving balance, flexibility, and strength. Participants will learn to view falls as controllable; set goals for increasing activity; make changes to reduce fall risks at home; and exercise to increase strength and balance.

Springettsbury Township Building

1501 Mt. Zion Road, York
Tuesdays & Fridays 10:00 am - Noon
March 3 - 27, 2026

Healthy Steps for Older Adults

This class reduces fall risks by raising awareness about the causes of falls and how to prevent them. Participants learn to exercise safely at home. Discussions include home & medication safety, as well as appropriate footwear. Physical skills screening will be done to learn more about their risk of falling.

York Township Park Building

25 Oak Street, York
Wednesdays 1:00 - 3:00 pm
February 11 & 18, 2026

Guthrie Memorial Library

2 Library Place, Hanover
Tuesdays 10:00 am - Noon
March 17 & 24, 2026

Healthy Steps In Motion

This class is an exercise-focused balance improvement and fall prevention program. Participants will take part in physical skill screenings to determine their fall risk. HSIM strives to reduce the risk of falling by building strength, increasing flexibility, and improving balance.

York Township Park Building

25 Oak Street, York
Tuesdays & Thursdays, 11:00 am - Noon
February 24 - March 19, 2026

Springettsbury Township Building

1501 Mt. Zion Road, York
Mondays & Wednesdays, 11:00 am - Noon
April 6 - 29, 2026

To Register for Fall Prevention Classes

Call Lauren
717-855-0479

SELF-MANAGEMENT PROGRAMS

Living Well with Diabetes Self-Management Program

The Diabetes Self-Management Program is a structured, evidence-based program for older adults living with pre-diabetes or diabetes, which provides tools to manage diabetes and emotions that come with the disease.

York Township Park Building

25 Oak Street, York
Wednesdays 12:30 - 3:00 pm
March 25 - April 29, 2026

Chronic Pain Self-Management Program

The Chronic Pain Self-Management Program is designed to help older adults living with chronic pain to explore healthy ways to manage and live with their condition so they can enjoy more fulfilling, satisfying lives.

York Township Park Building

25 Oak Street, York
Tuesdays 12:30 - 3:00 pm
April 7 - May 12, 2026

To Register for Self-Management Classes

Call Megan

717-855-0437

Mental Health Awareness

Seasonal Affective Disorder (SAD): More Than the Winter Blues

As the days get shorter and there is less daylight, you may start to feel sad. While many people experience the “winter blues,” some people may have a type of depression called seasonal affective disorder (SAD).

The first step is to determine how much your symptoms interfere with your daily life.

Do you have mild symptoms that have lasted less than 2 weeks?



- Feeling down but still able to take care of yourself and others
- Having some trouble sleeping
- Having less energy than usual but still able to do your job, schoolwork, or housework

These activities can make you feel better:



- Doing something you enjoy
- Going outside in the sunlight
- Spending time with family and friends
- Eating healthy and avoiding foods with lots of sugar

If these activities do not help or your symptoms are getting worse, talk to a health care provider.

Do you have more severe symptoms that have lasted more than 2 weeks?



- Social withdrawal
- Oversleeping
- Gaining weight
- Craving foods with lots of sugar like cakes, candies, and cookies

Seek professional help:



- Light therapy
- Psychotherapy (talk therapy)
- Medications
- Vitamin D supplements

For help finding treatment, visit nimh.nih.gov/findhelp.

If you or someone you know is in immediate distress or is thinking about hurting themselves, call or text the 988 Suicide & Crisis Lifeline at 988 or chat at 988lifeline.org.



nimh.nih.gov/sad

Vietnam Veterans: Updated VA Presumptive Rules Under the PACT Act

from York County Veterans Affairs Office

Many Vietnam Veterans who were turned down in the past may now qualify, thanks to changes under the PACT Act. This law added new locations and diseases to the presumptive list, making it easier to get VA benefits without having to prove exposure or causation.

Qualifying Locations & Dates (Agent Orange Exposure)

If you served in *any* of the following places and time periods, the VA presumes you were exposed to Agent Orange or other herbicides:

- Republic of Vietnam (on land, inland waterways, or vessels operating there), or vessels up to 12 nautical miles offshore from Vietnam/Cambodia waters: **January 9, 1962 – May 7, 1975**
- Any U.S. or Royal Thai military base in Thailand: **January 9, 1962 – June 30, 1976**
- Laos: **December 1, 1965 – September 30, 1969**
- Cambodia (Mimot or Krek, Kampong Cham Province): **April 16 – 30, 1969**
- Guam or American Samoa (or their territorial waters): **January 9, 1962 – July 31, 1980**
- Johnston Atoll (or a ship that called there): **January 1, 1972 – September 30, 1977**
- Korean Demilitarized Zone (DMZ): **September 1, 1967 – August 31, 1971**

Presumptive Conditions

If you served in one of the above locations and have been diagnosed with one of the following illnesses, the VA assumes it is connected to your service:

- AL amyloidosis
- Bladder cancer
- Chronic B-cell leukemias (including chronic lymphocytic leukemia)
- Chloracne (or similar acneform disease)
- Diabetes mellitus type 2
- High blood pressure (Hypertension) **(added by PACT Act, 2022)**
- Hodgkin’s disease
- Hypothyroidism
- Ischemic heart disease (also called Coronary Artery Disease, Coronary Heart Disease, or Atherosclerotic Cardiovascular Disease, including heart attack, angina, and ischemic cardiomyopathy)
- Monoclonal gammopathy of undetermined significance (MGUS) **(added by PACT Act, 2022)**
- Multiple myeloma
- Non-Hodgkin’s lymphoma
- Parkinson’s disease
- Parkinsonism
- Peripheral neuropathy, early-onset
- Porphyria cutanea tarda
- Prostate cancer
- Respiratory cancers of any type (lung, bronchus, larynx, trachea)
- Soft-tissue sarcomas (other than certain excluded types)

Why This Matters

Because these are **presumptive conditions**, Vietnam Veterans do not need to prove exposure caused the illness—service in a qualifying place and time is enough.

York County Area Agency on Aging
2401 Pleasant Valley Road
York, PA 17402
(717) 771-9610

If a Vietnam Veteran dies and one of these conditions is listed on the death certificate as a cause or contributing cause, the surviving spouse may be eligible for **Dependency and Indemnity Compensation (DIC)**, a lifelong, tax-free monthly benefit.

Middle East and African Veterans

Many veterans who served in Operation Desert Shield, Desert Storm, and subsequent conflicts in the Middle East and Africa are now reaching retirement age. The VA now recognizes certain locations and conditions as presumptive for toxic exposure. A complete list of qualifying areas and presumptive conditions is available on **VA.gov**.

Take Action

A denial years ago does not necessarily mean you’re ineligible today. Many Veterans and surviving spouses now qualify under the expanded rules.

The County of York
Department of Veterans Affairs
2401 Pleasant Valley Road, Suite 101
York, PA 17402
717-771-9218
yorkvet@yorkcountypa.gov

Mission

Maximize benefits for veterans and family members to improve their quality of life.

The Conversation

Every York County veteran and surviving spouse should have a conversation with an accredited service officer that has access to federal VA systems.

For Current Events & News Follow Us on Facebook @YORKVETS

Tired of trying to make sense of all the pieces on your own?

