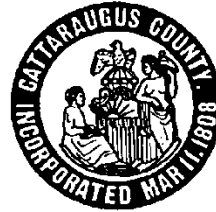




# Annual Report 2019



**Presented at Public Hearing  
August 8, 2019**

**Cattaraugus County  
Department of the Aging/NY Connects  
*An Aging and Disabilities Resource Center*  
Advocacy, Action, Answers on Aging**

***Cathy Mackay, Director***

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## LETTER TO THE LEGISLATURE AND COMMUNITY . . .



*I am honored to present to you the Cattaraugus County Department of the Aging's 2018-2019 Annual Report.*

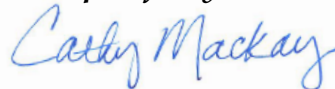
*The 2019 theme for Older Americans Month this year was "Connect, Create, Contribute." Ironically, the Cattaraugus County Department of the Aging also started offering AMP (Aging Mastery Program®) classes this year which are centered around those very same ideas – connect socially, create new ways to enrich your life, and contribute to the community around you. Life after retirement can be a daunting thought for some. While we eagerly await having more free time to do what we want, we are also anxious as to whether we can afford to keep our current standard of living. We wonder what our future days will look like – will we be healthy, will we have a sense of identity, will we really fill our days the way we think we will fill our days...will we be happy?*

*Baby boomers and older adults currently account for over 63% of all personal income generated in New York State, and that percentage continues to grow. Because of this, NY instituted Age-Friendly policies to encourage those wanting to retire in NYS to know they can continue to live here and thrive within the communities. But thriving means more than just having the financial means to meet one's daily needs. It also means having the opportunities to be happy and healthy. Did you realize that loneliness and isolation surpass obesity as a predictor of early death? The New York Times recently quoted one senior as stating that "the telephone conversation she had with the reporter was the first time she had spoken in more than a week." Do you have elderly neighbors? Do you visit with them? Do others visit with them? I'm not talking about grandkids they may babysit 5 days a week. Are they out and about in the community? Do you even know? Do you think you will have the same exact social circles when you retire? Will you still be contributing your time, talent, and life experience to benefit those around you?*

*This year the Cattaraugus County Department of the Aging is preparing for its 2020-2024 Four Year Plan. We are looking at what the future of New York State holds for its senior citizens. We are currently reaching out to the community to find out what needs are not being met. We are trying to see where we can have a positive impact on quality of life and options for older New Yorkers. When all is said and done, will Cattaraugus County be a place where seniors can connect, create, and contribute? Our goal is to be able to say that, "Yes, there is Life After Retirement right here in Cattaraugus County, NY!"*

*I am grateful for the support of county leaders, volunteers, staff, caregivers, and the older adults of Cattaraugus County.*

*Respectfully,*



*Cathy Mackay  
Director*

## LEGISLATURE 2019 (Current)

### \* *Human Services Committee*

Joseph Boberg

\* Robert Breton

\* Andrew Burr

Vergilio Giardini, Jr.

Dan Hale

\* Barbara Hastings

\* Richard Helmich, Jr.

\* Frank Higgins

Richard Klancer

David Koch

Susan Labuhn

\* Norm Marsh

John Padlo

James Snyder

James Joseph Snyder, Jr.

Howard VanRensselaer

\* Donna Vickman

## DEPARTMENT OF THE AGING MANAGEMENT TEAM

Cathy Mackay ~ *Director*

Sue Brisky ~ *Office Manager*

Peggy Address ~ *Senior Accountant*

Bonnie Saunders ~ *Case Supervisor,*

*NY Connects Administrator*

Mandi Hemphill ~ *Unit Supervisor*

Kim Connell ~ *Nutrition Director*

Ellen Herner ~ *RSVP Director, Planner*

## ADVISORY COUNCIL 2019 (Current)

Nancy Allen

Frank Aloï

Judi Blair

Diane Boser

Jim Boser

Helen Crowley

Barbara Hastings

Ann Ploetz

Terry Shaw

Ruth Vincent

Dr. Kevin Watkins

## LONG TERM CARE COUNCIL 2019 (Current)

### \* *Ex-Officio Members*

- Ann Battaglia - Healthy Community Alliance
- Anthony Evans, Director - Youth Bureau
- Jodi Fuller - Cattaraugus Community Action, Inc.
- \* Barb Hastings, Vice Chair - Human Services Committee, Cattaraugus County Legislature
- Kelly Wilkins, Executive Director - Eden Heights of Olean
- Mari Howard - Intandem (Linda Manross)
- Lenith Waterman, Director - SNI Office for the Aging
- Susan Labuhn - Cattaraugus County Legislature
- Leonard Liguori - Directions in Independent Living (Sue Hannon, Krissy Williams-Wagner)
- Catherine Mackay, Director - Department of the Aging
- Carol Mahoney - Home Care and Hospice, Total Senior Care (Roxanne Padlo)
- Sue McAuley, Executive Director - United Way of Cattaraugus County
- Steve McCord, Director - Veterans Service
- Kathleen Mickney - WNYDDSO/RSO/OPWDD
- Chelsea O'Hara - Alzheimer's Association, WNY Chapter
- Cheryl O'Keefe - The Bridge Outreach Program
- Mary O'Leary, Director - Community Services Department
- Jeffrey Reed, Esq. - Legal Assistance of Western New York
- Tammy Schmidt, Administrator - The Pines Healthcare & Rehabilitation Center
- \* John R. Searles, County Administrator
- Megan Taylor - Interfaith Caregivers
- Tony Turano, Commissioner - Department of Social Services (Evonne Phillips)
- \* Donna Vickman, Chair - Human Services Committee, Cattaraugus County Legislature
- Kevin Watkins, M.D., Public Health Director

## MISSION, VALUES, & VISION of the Cattaraugus County Dept. of the Aging

*The Cattaraugus County Department of the Aging was created in July of 1975, and since its inception, has coordinated with existing community services, planned, developed, and/or administered needed programs, while also promoting new and better services for all individuals age 60 or older.*

*In accordance with the Older Americans Act and the vision of local government, the primary goal of the Department of the Aging is to enable the estimated 19,000 older adults of Cattaraugus County to maintain or improve their quality of life in the least restrictive, most cost effective way.*

*With respect for the dignity, independence, and strengths of aging Cattaraugus Countians, with compassion for their needs, and with zeal in the promotion of their interests, the Department of the Aging shall:*

- ❖ Anticipate, plan, coordinate, and support services and benefits to help older Cattaraugus Countians meet their diverse physical, social, and economic needs;*
- ❖ Fairly and equitably allocate County, State, and Federal funds to communities throughout the County, identify quality programs to receive those funds, and ensure their effective and efficient use to meet the needs of older persons and their families;*
- ❖ Expand resources for the aging through advocacy and through private and public partnerships in the creation of new programs and revenue enhancing innovations;*
- ❖ Develop and encourage opportunities for older persons to serve their communities and to work as long as they wish;*
- ❖ Assist older persons and their families to access existing resources and inform and educate the general public about aging issues; and*
- ❖ Emphasize the development and accessibility of home and community-based services to prevent premature institutionalization.*

## MISSION, VALUES, & VISION of NY Connects

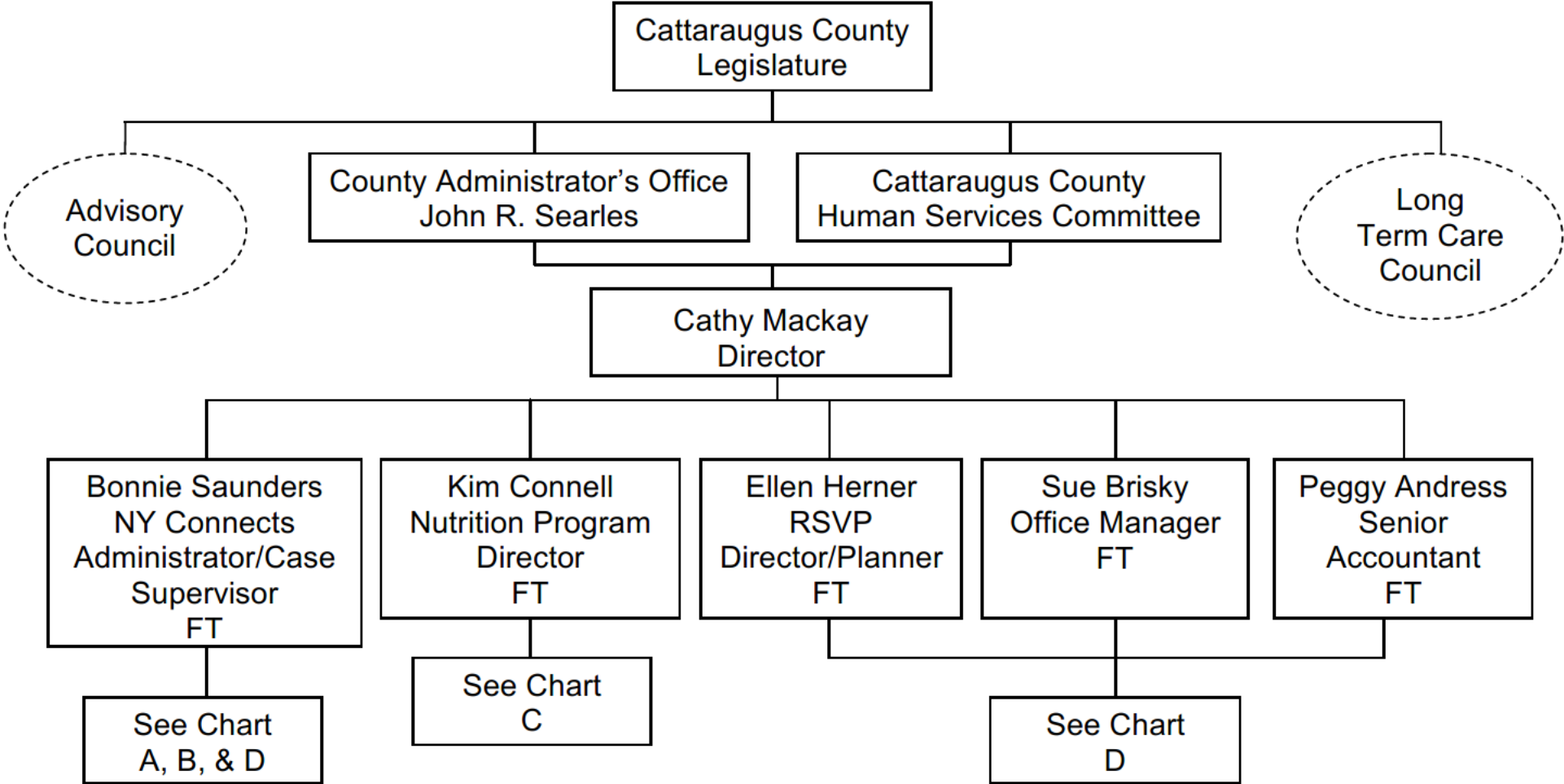
- ❖ *Cattaraugus County NY Connects is an Aging and Disability Resource Center that provides accessible, coordinated and person-centered answers to the long term care needs of county residents and those who care for them. It is a “no wrong door” model of information and assistance through a collaboration of the Cattaraugus County Departments of Aging, Social Services, Health, Veterans Administration, and Community Services (Mental Health), OPWDD (Office for People with Developmental Disabilities), and Directions in Independent Living. The system will encompass consumer choice, offer system integration for programs that are effective and responsive, promote personal responsibility, serve all socio-economic groups, provide quality care, and ensure accountability, efficiency and affordability.*
- ❖ *Provide a consumer centered entry point for information and assistance about long-term care and direct consumers to linkages to services that assist individuals of all ages with long term care needs. Ensures unbiased information and conflict-free case management.*
- ❖ *Provide information and assistance to all individuals who need long-term care, their caregivers, and those planning for future long-term care needs, whether it is anticipated that public or private sources of payment will be used. Supports a collaborative effort that ensures accountability, efficiency, and affordability for the consumer.*



**NY Connects**  
Your Link to Long Term  
Services and Supports



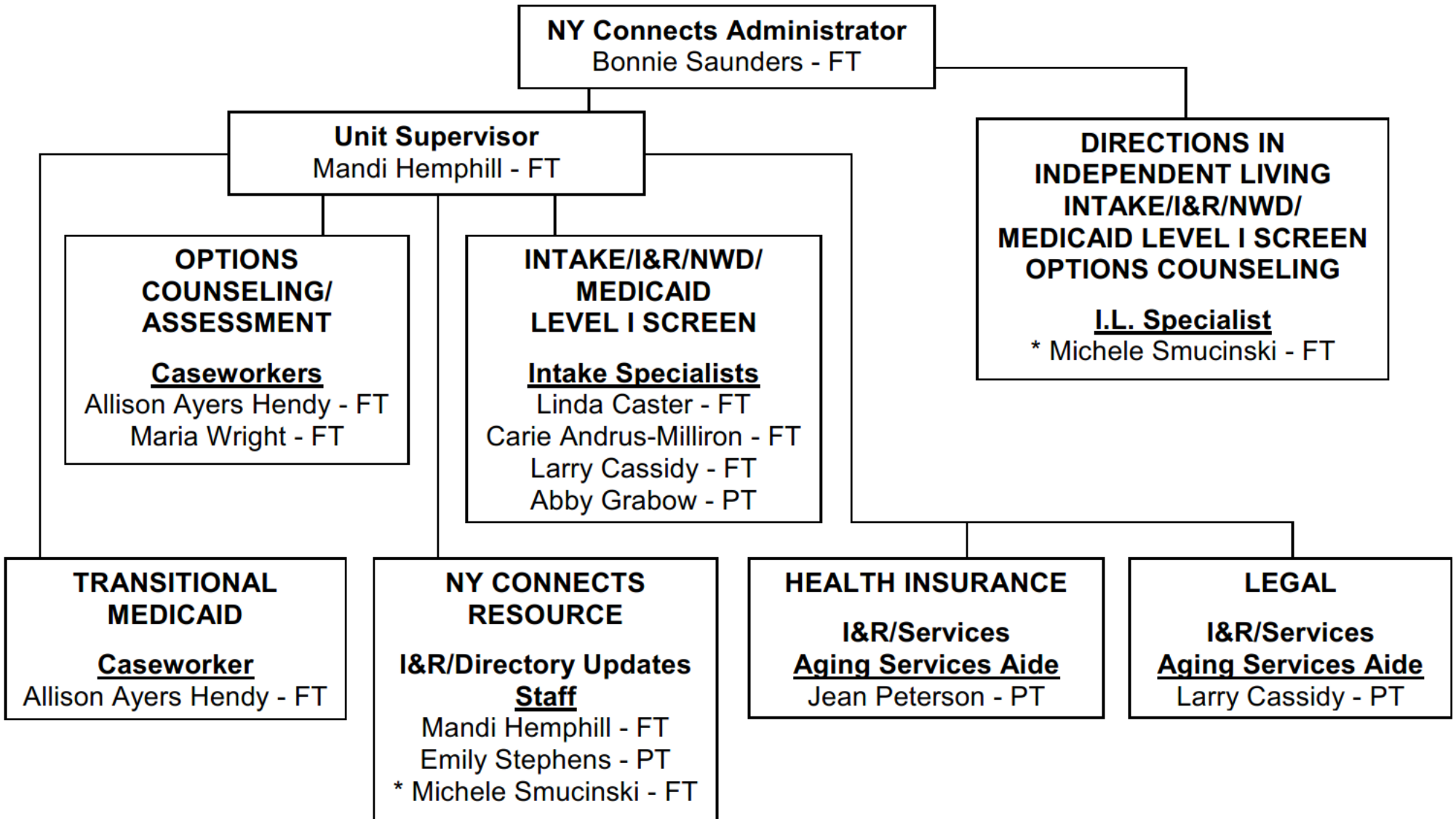
**Cattaraugus County Department of the Aging**  
**PRIMARY ORGANIZATIONAL CHART**





**Cattaraugus County Department of the Aging**  
**SUPPLEMENTAL CHART A**

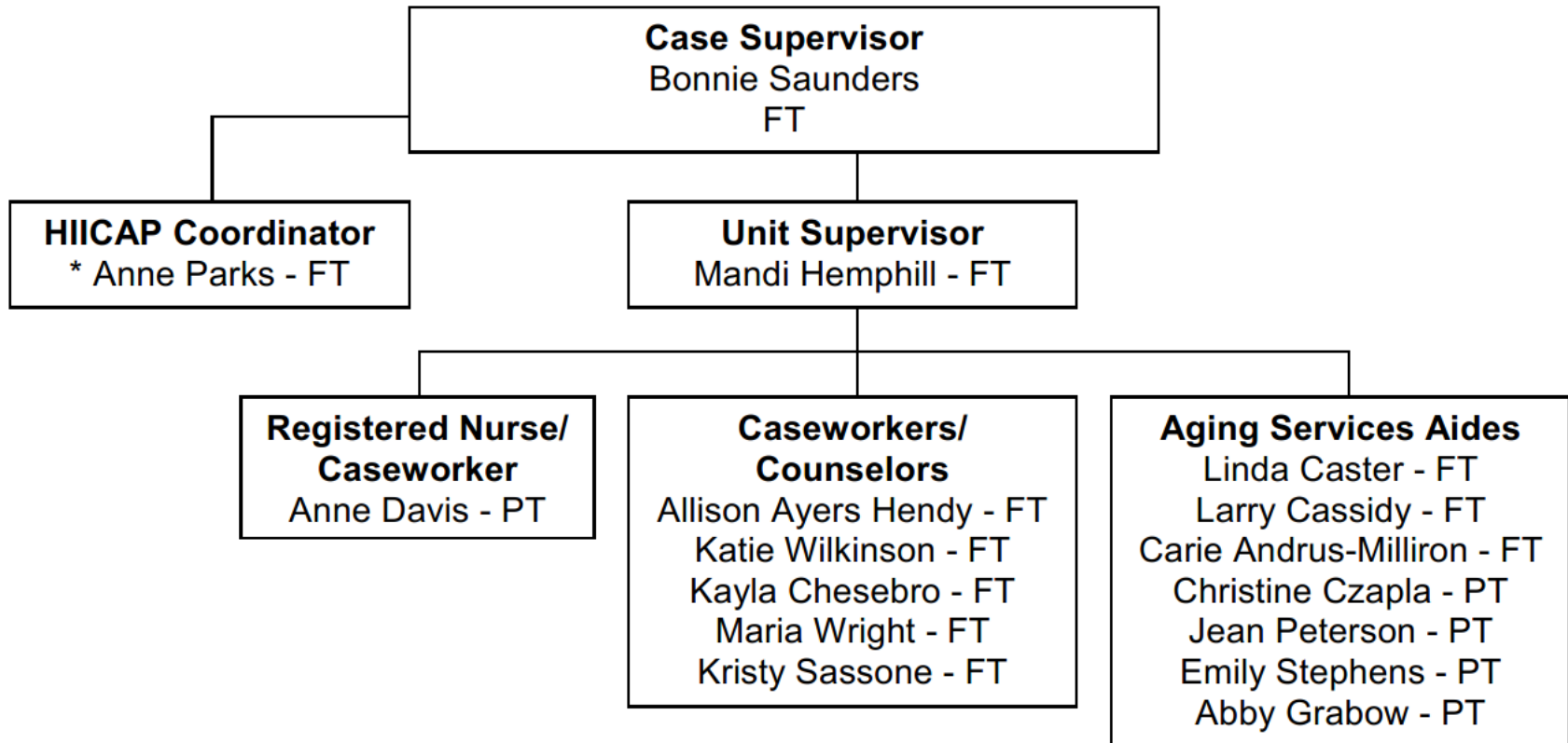
**NY CONNECTS**



\* D.I.L. Employee

**Cattaraugus County Department of the Aging**  
**SUPPLEMENTAL CHART B**

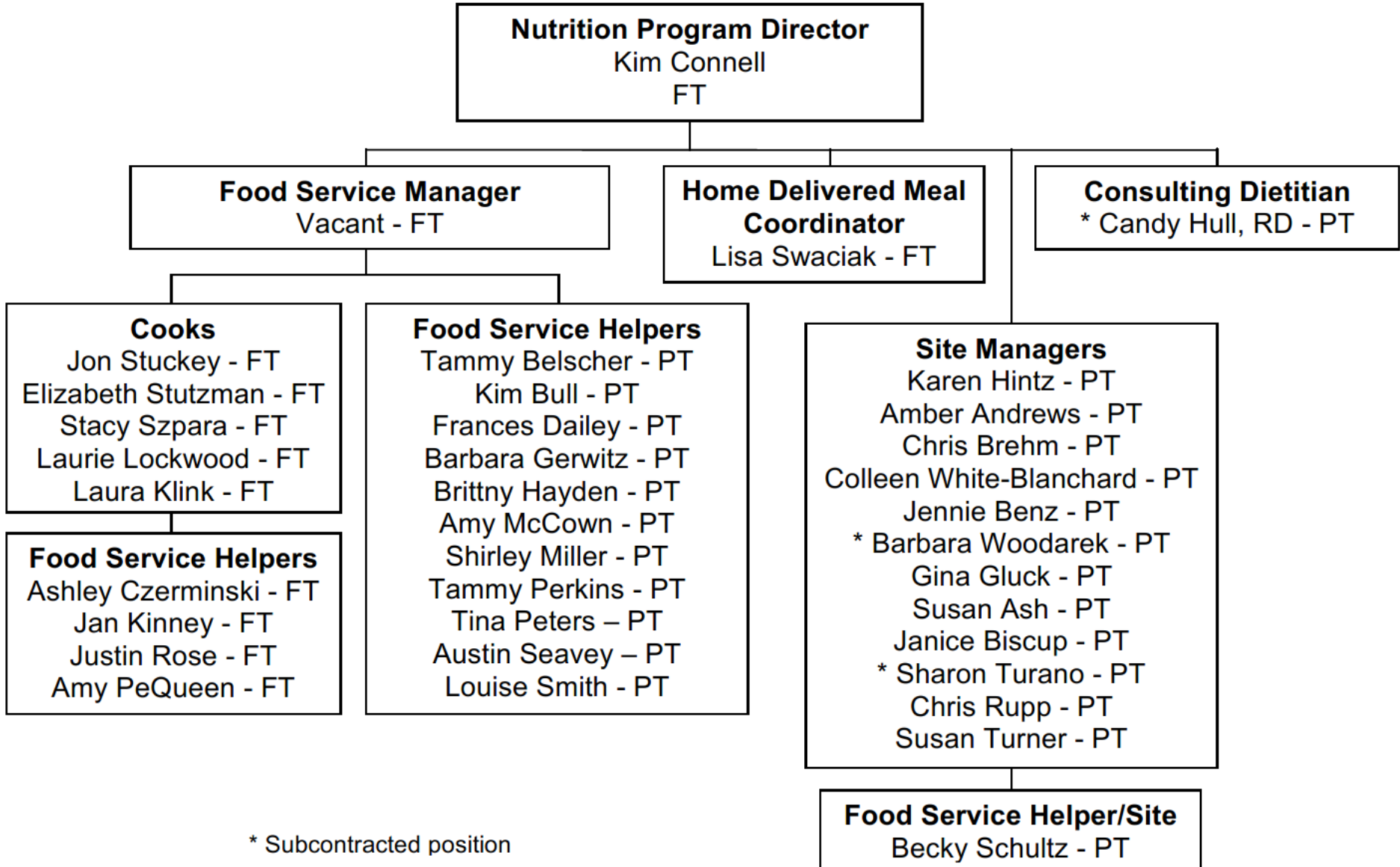
**CASE MANAGEMENT**



\* Subcontracted Position

**Cattaraugus County Department of the Aging**  
**SUPPLEMENTAL CHART C**

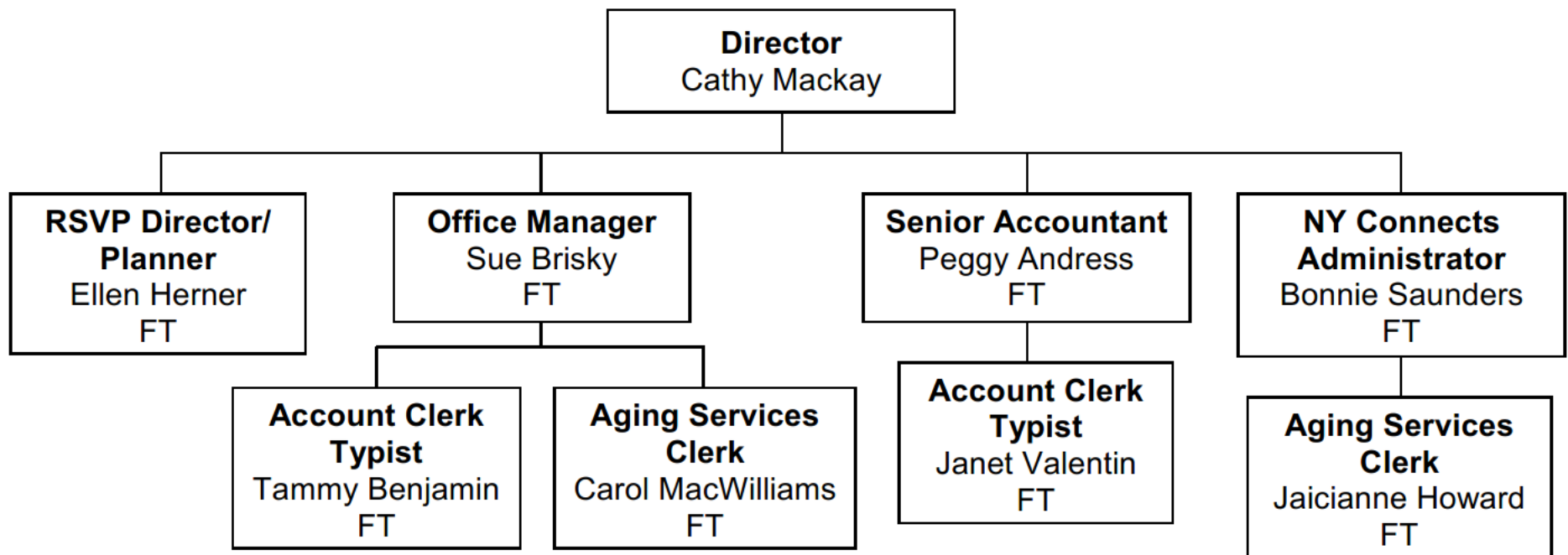
**NUTRITION SERVICES**



\* Subcontracted position

**Cattaraugus County Department of the Aging**  
**SUPPLEMENTAL CHART D**

**ADMINISTRATION**



## A PROFILE OF AGING IN CATTARAUGUS COUNTY

The Cattaraugus County Department of the Aging is one of the 59 Area Agencies on Aging in New York State.

Our agency is dedicated to coordinating and collaborating with existing community service organizations to plan, develop and/or administer needed programs, while promoting productive, quality life for all individuals age 60 or older in the county.

Cattaraugus County is geographically large with approximately 1,310 square miles of land area with an average of 62 persons living per square mile. It has a current population of just over 78,000. Of that population total, 1 in 5 are persons 65 years of age and over. The implications for community impact are astounding. Today's older adults are likely to be managing two or more chronic conditions, but they are living longer, more active lives.

It is imperative that we be proactive in developing livable communities where older persons can age in place successfully. Community based services are cheaper and less restrictive. We will fulfill our part toward that goal of making Cattaraugus County a place where people can grow older and live happy, healthy, and productive lives.



## TRADITIONAL SERVICES PROVIDED

### LONG TERM CARE & OTHER COMMUNITY SUPPORT SERVICES

- Adult Day Care
- Nutrition Services
- Personal Emergency Response Units
- Family Caregiver Support and Respite/ADCSI
- Caregiver Resource Center/Caregiver Services
- Personal Care and Housekeeping
- Pharmaceutical Assistance/EPIC
- Health Insurance Counseling
- NWD/Options Counseling
- Case Management and Counseling
- End of Life Decision Making
- Assessment and Screening
- Long Term Care Planning
- Health Services (Tai-Chi, AMP, Powerful Tools)
- Fall Prevention
- Evidence-Based Programs
- Advocacy
- Legal Services
- Medicaid (Community and Nursing Home)
- Home Energy Assistance Program (HEAP)
- SNAP (Food Stamps)
- Placement/Housing
- Elder Abuse Prevention
- Weatherization/Home Access
- Public Information
- Information/Referral
- Case Assistance
- Outreach/Education
- Photo I.D.
- Volunteer Opportunities
- Employment Counseling

## CONSUMERS SERVED AND SERVICE UNITS PROVIDED

In 2018, the Cattaraugus County Department of the Aging served over 5,000 unduplicated individuals age 60+ with a tangible service. Below is a breakdown of services with total service units provided by type of unit.

<b>Service</b>	<b>2017 Totals</b>	<b>2018 Totals</b>	<b>Unit Types</b>
Public Information/Information	4,357	5,971	Sessions/Units
NY Connects/NWD	10,653	9,686	Contacts
Adult Day Care	5,031	7,026	Hours
Case Management	8,428	9,777	Hours
Congregate Meals	50,266	49,784	Meals
Home Delivered Meals	116,585	119,168	Meals
Farmers Market Coupons	840/\$16,800	840/\$16,800	Booklets/Dollars
Home Energy Assistance (HEAP)	1,255	1,335	Applications
Food Stamps (SNAP)	213	155	Applications
Personal Care	10,026	13,066	Hours
Housekeeping/Chore	1,616	1,817	Hours
Legal Services	721	561	Hours

<b>Service</b>	<b>2017 Totals</b>	<b>2018 Totals</b>	<b>Unit Types</b>
Nutrition Counseling	311	461	Sessions
Nutrition Education	12,698	13,312	Units
Personal Emergency Response Units	68	72	Consumers
Senior Center Education & Recreation	6,646	7,666	Group Events/Units
Transportation	2,051	2,088	One Way Trips
Volunteerism	494/48,429	500/47,422	Volunteers/Hours
Caregiver Services	4,866	783	Units* <b>*Measured differently</b>
Health Insurance Counseling	2,056	2,130	Contacts
Health Promotion	22,613	27,528	Units
<b>MAJOR EVENTS</b>			
Senior Forum/Public Hearing	151	149	People
RSVP Recognition Dinner	220	220	People





## SENIOR WELLNESS AND NUTRITION PROGRAM

~ Meal Preparation ~ Congregate Dining ~ Home Delivered Meals ~ Nutrition Education/Counseling ~  
~ Health Promotion ~ Senior Center Activities/Recreation/ Education ~ Emergency Meals ~

### **ALLEGANY SWAN**

ReHAbilitation Center Building  
3799 S. Nine Mile Road  
Allegany, NY 14706

### **CATTARAUGUS/ LITTLE VALLEY SWAN**

Senior Citizen Center  
17 South Street  
Cattaraugus, NY 14719

### **DELEVAN SWAN**

78 South Main Street  
Delevan, NY 14042

### **ELLICOTTVILLE SWAN**

***(Home Delivered Meals Only)***

28 Parkside Drive  
Ellicottville, NY 14731

### **FRANKLINVILLE SWAN**

First Baptist Church  
27 South Main Street  
Franklinville, NY 14737

### **GOWANDA SWAN**

Academy/Community Place  
1 School Street  
Gowanda, NY 14070

### **OLEAN SWAN**

Olean Senior Center  
112 North Barry Street  
Olean, NY 14760

### **PORTVILLE SWAN**

Masonic Temple  
14 Temple Street  
Portville, NY 14770

### **RANDOLPH SWAN**

Municipal Building  
72 Main Street  
Randolph, NY 14779

### **SALAMANCA SWAN**

***(Home Delivered Meals Only)***

25 Jefferson Street  
Salamanca, NY 14779

### **SOUTH DAYTON SWAN**

Free Methodist Church  
327 Pine Street  
South Dayton, NY 14138

### **WEST VALLEY SWAN**

St. Paul's United Methodist Church  
9372 Route 240  
West Valley, NY 14171

### **ALLEGANY LINWOOD CENTER – INTANDEM (Adult Day Care)**

ReHAbilitation Center Building  
3799 S. Nine Mile Road  
Allegany, NY 14706

### **TOTAL SENIOR CARE – DAYBREAK (Adult Day Care)**

Total Senior Care  
519 North Union Street  
Olean, NY 14760

Academy/Community Place  
1 School Street  
Gowanda, NY 14070

FFC/PROS  
203 Laurens Street  
Olean, NY 14760

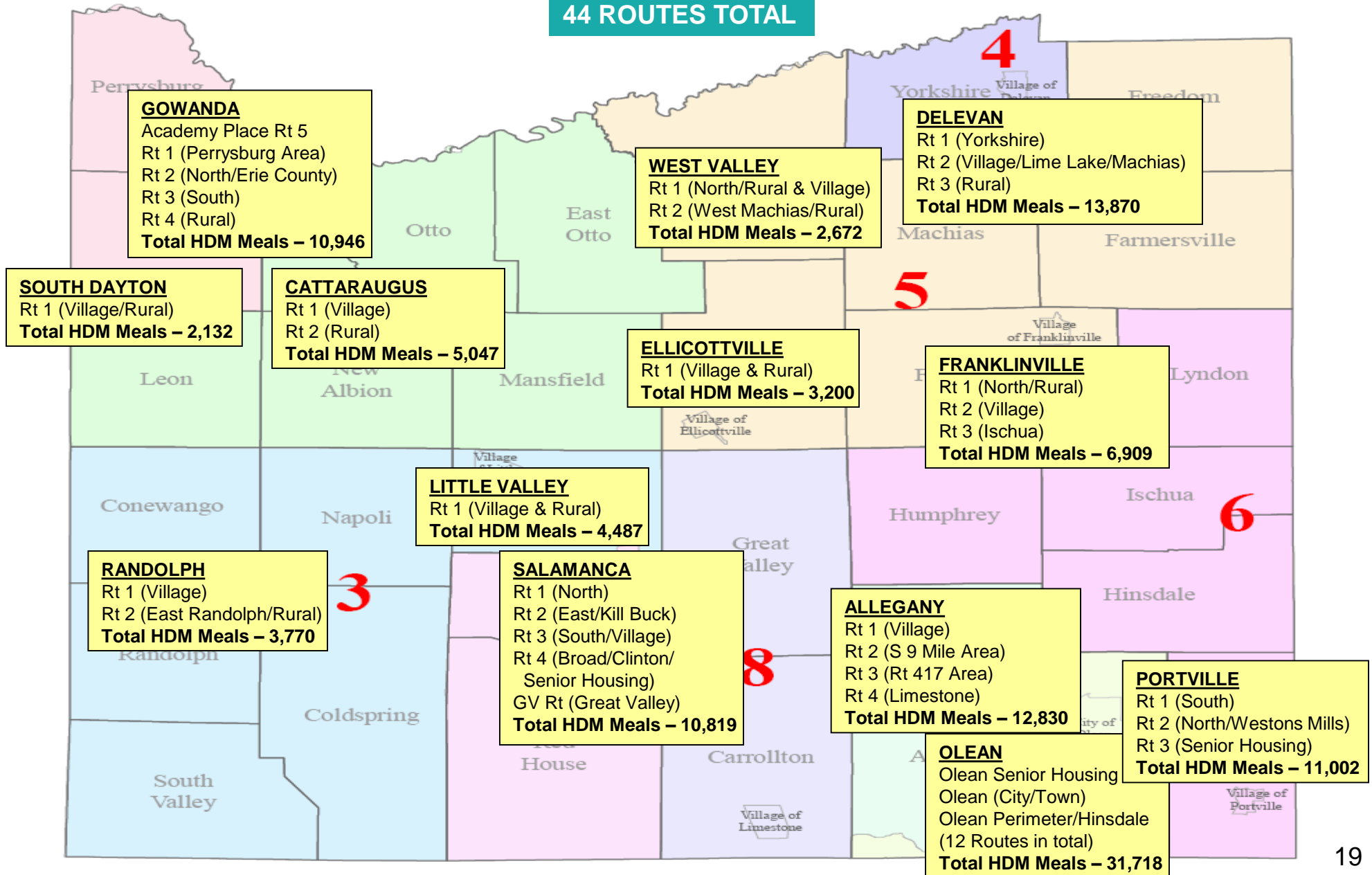
## SUMMARY OF HDM REFERRALS FOR 2018



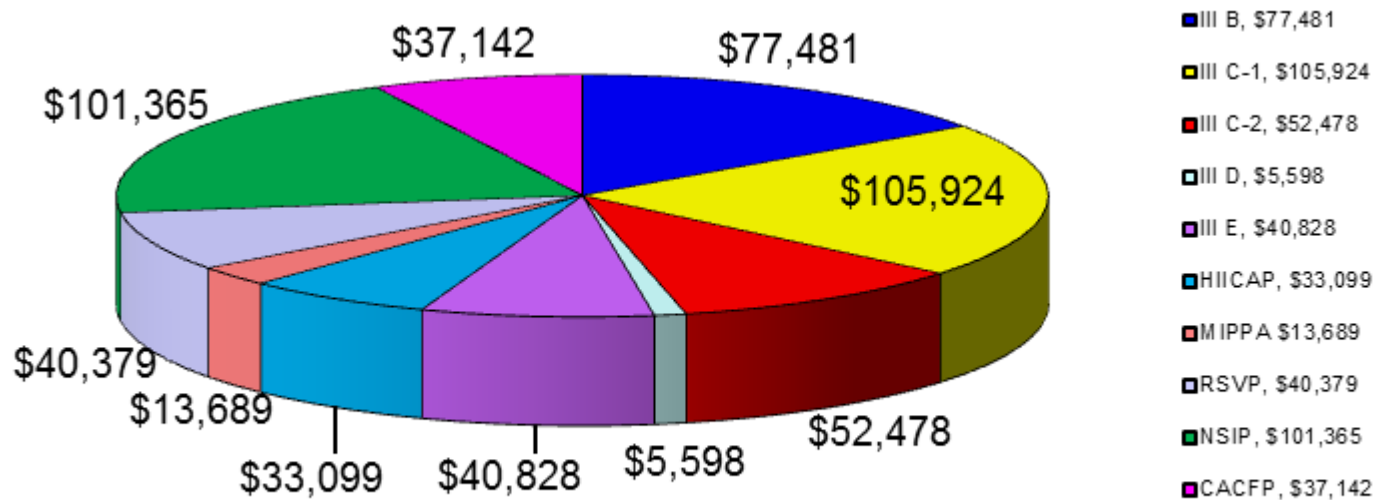
Month	Number of New Referrals Per Month	Average Days Until Assessment	Average Days Until Meals Start
January	30	6	3
February	29	6	3
March	30	5	3
April	40	7	3
May	27	5	4
June	33	4	3
July	23	3	3
August	39	4	4
September	37	3	2
October	38	2	2
November	42	4	3
December	33	4	3
Total	401	53	36
<b>Average</b>	<b>33.5</b>	<b>4.42</b>	<b>3</b>

# MEALS ON WHEELS BY DELIVERY AREA 2018

44 ROUTES TOTAL

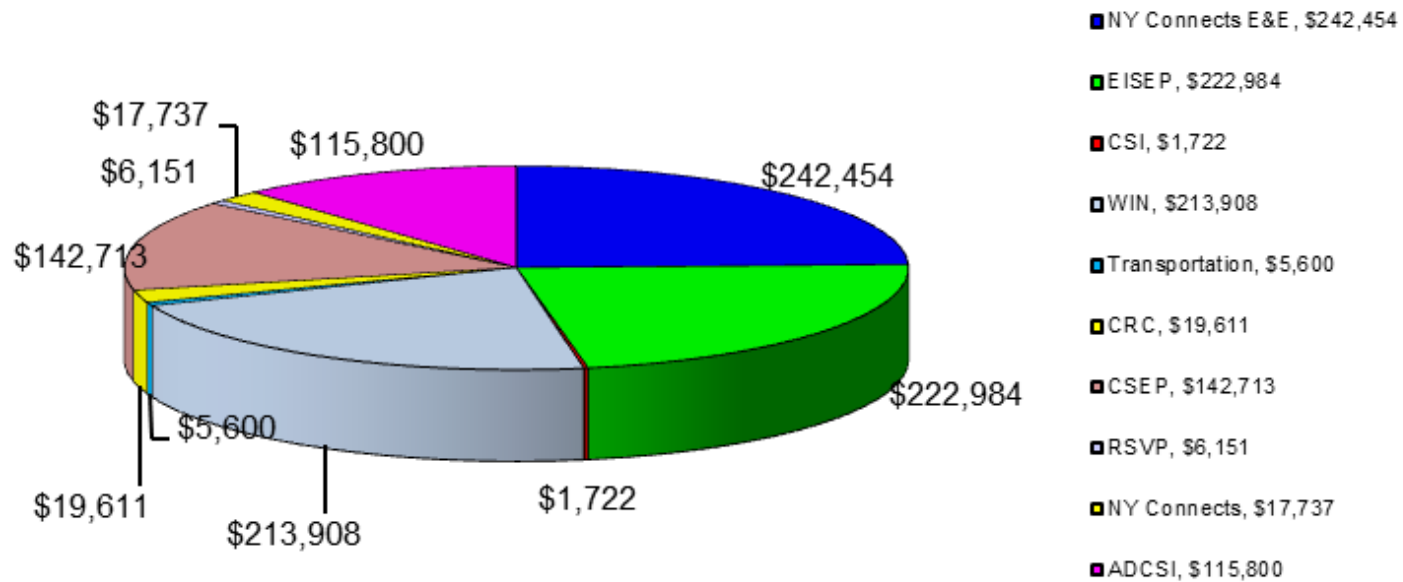


## CCDOA TOTAL FEDERAL REVENUE 2018



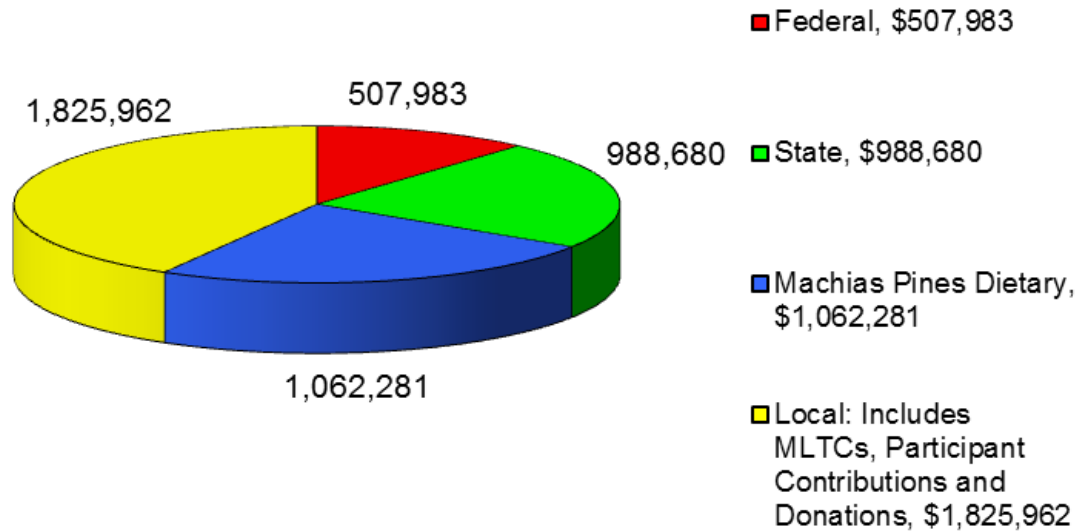
<b>Title III B</b>	Case Management, Information & Referral, Outreach, Case Assistance, Legal Services
<b>Title III C-1</b>	Congregate Meals
<b>Title III C-2</b>	Home Delivered Meals
<b>Title III D</b>	Health Promotion/Evidence Based Programs
<b>Title III E</b>	Family Caregiver Support, Respite
<b>HIICAP</b>	Health Insurance Counseling
<b>MIPPA</b>	Medicare Improvements for Patients & Providers Act
<b>RSVP</b>	Volunteer Services
<b>NSIP</b>	Meal Reimbursement
<b>CACFP</b>	Social Adult Day Care/Other Day Programs

## CCDOA TOTAL STATE REVENUE 2018

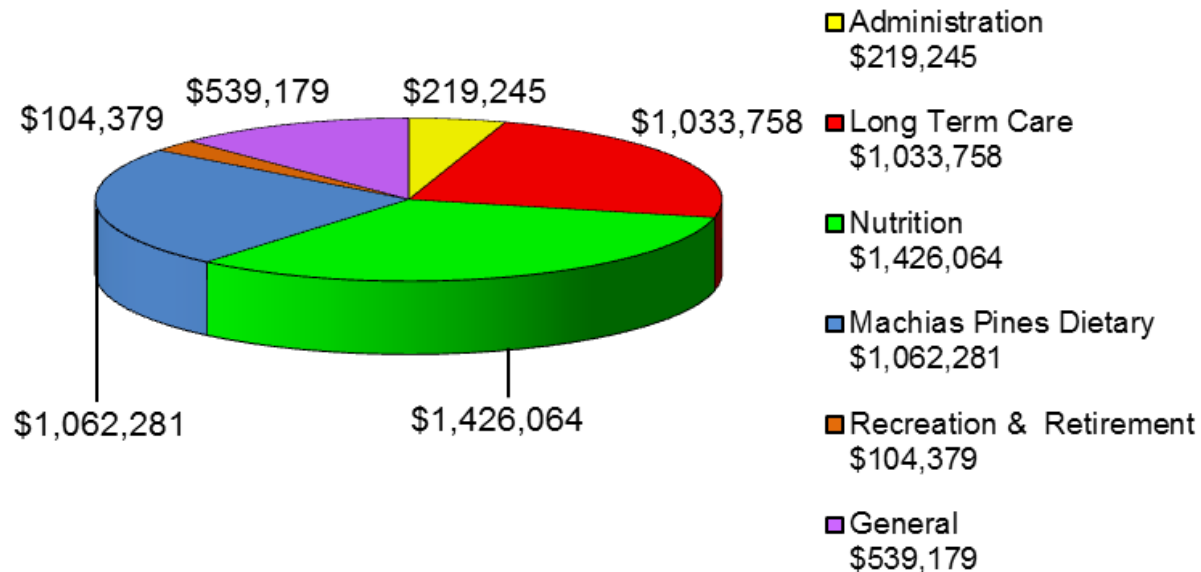


<b>NY Connects E&amp;E</b>	Information & Referral/Long Term Services & Supports
<b>EISEP</b>	Personal Care, Housekeeping, Personal Emergency Response Units, Adult Day Care
<b>CSI</b>	Senior Center Activities
<b>WIN</b>	Congregate and Home Delivered Meals
<b>Transportation</b>	Transportation
<b>Caregiver Resource Center</b>	Caregiver Education, Information & Support
<b>CSEP</b>	Transportation, Adult Day Care, Case Management, I & R
<b>RSVP</b>	Volunteer Services
<b>NY Connects</b>	NY Connects/ADRC, Information & Assistance
<b>ADCSI</b>	NYSDOH/Western New York Alzheimer's Caregiver Partnership

## CCDOA TOTAL REVENUES BY SOURCE 2018



## CCDOA TOTAL EXPENSES BY CATEGORY 2018



## 2018/2019 ACCOMPLISHMENTS AND HIGHLIGHTS

- Received an increase in our NYSDOH ADCSI respite funding to address increased needs
- Continued to expand community program sessions for evidence-based health promotion programs, including CDSMP, DPP, Tai Chi for Arthritis, and Powerful Tools for Caregivers classes
- Organized and led three ten-week Aging Mastery Program courses with 48 out of 49 graduates
- Partnered with the WNY Alzheimer's Association to host a dementia safety night event as well as the annual Dementia and Alzheimer's Symposium
- Received a donation of over \$700 from Colors Unity (LGBTs+) for Alzheimer's awareness
- Received an anonymous donation for \$2000 for purchasing additional robotic pets for seniors
- Donated robotic pets to The Pines of Olean and Machias, PACE/Total Senior Care, and the Linwood Center at Intandem
- Staff certified in ASIST (Applied Suicide Intervention Skills Training)
- Worked with Rebuilding Together to facilitate accessible ramps and steps for older adults
- Provided additional hands-on computer workshops during Medicare Open Enrollment
- Received the 2018 HIICAP MVP – Most Valuable Performer recognition award
- Participated in the 2019 Albany Legislative Conference for Aging Advocacy

- Partnered with the Cattaraugus County Pride Coalition (LGBTQA+) at the 2019 PRIDE Picnic
- Collaborated with the Cattaraugus County Health Department to hold a community Disaster Preparedness event at Mt. Zion Christian Assembly
- Staff retrained in Disaster LAN (DLAN) web-based emergency management system and new Cattaraugus County GIS case management technology
- Partnered with Southern Tier Health Care System to distribute DisposeRX packets
- Collaborated with the Center for Elder Law and Justice to provide two Mobile Legal Units (Olean and Delevan) to assist local and rural senior citizens
- Secured 840 booklets of 2019 Farmers Market Coupons for distribution to Cattaraugus County older adults resulting in \$16,800 worth of local produce distributed to area seniors in 27 locations
- Partnered with CARES to provide opioid awareness and gambling education at the Senior Wellness and Nutrition Sites across the county
- Trained staff on Disability Awareness & Special Needs within Disaster/Emergency Management
- Partnered with Ardent Solutions to present CarFit programming across the county
- Renewed SAGECare for LGBT Cultural Competency Certification
- Signed the “Commitment to Caring Pledge” to join the growing network of long-term providers dedicated to providing LGBT older people with inclusive and welcoming services
- Participated in the third annual Cattaraugus County Inclusion Ceremony at Jamestown Community College to promote a more inclusive and accessible community for all



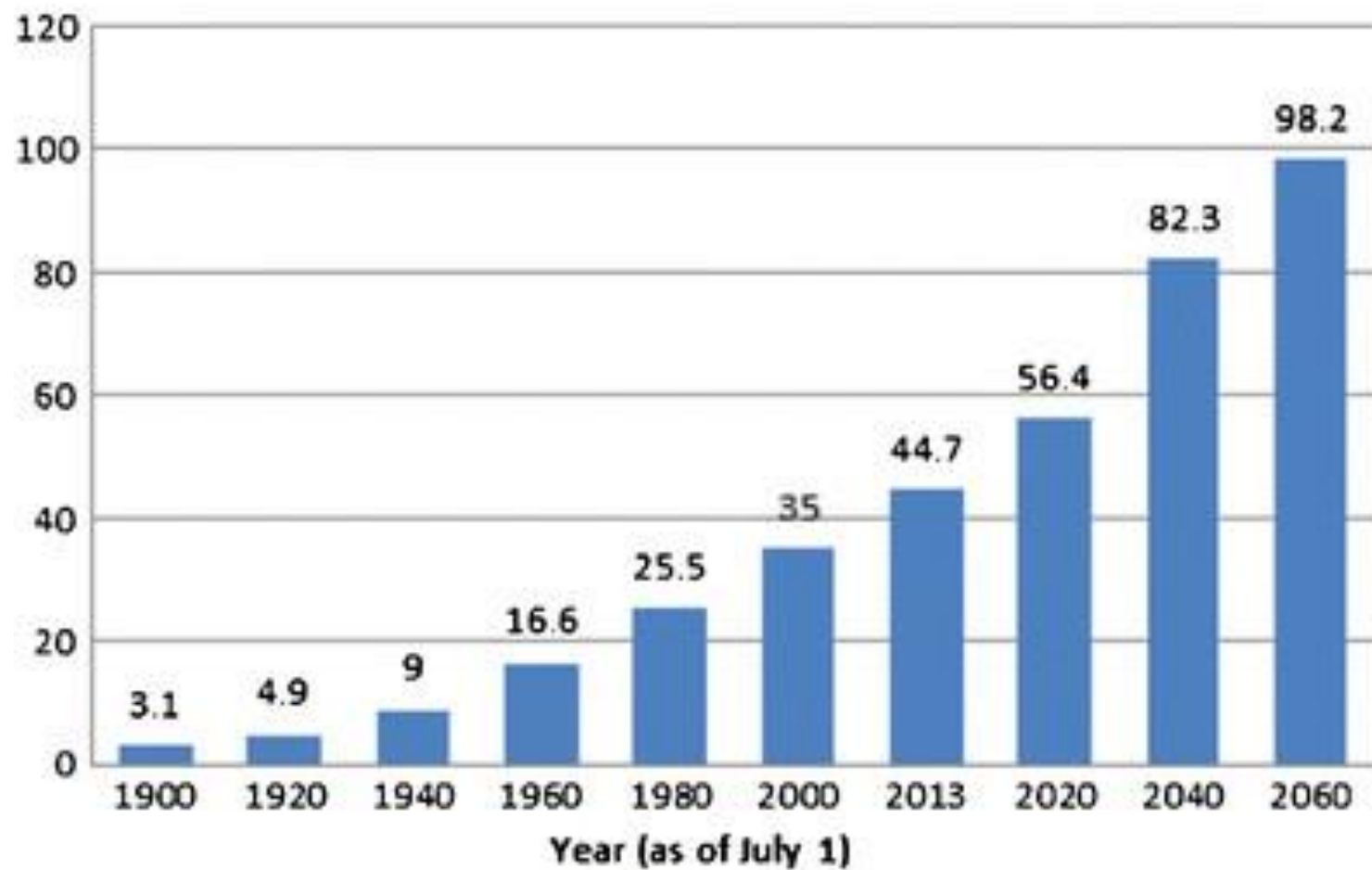
- Awarded \$1500 from Sysco Foods for the Nourishing Neighbors Award to promote food security
- Worked with elected officials to host 2019 March for Meals and Community Champions Week
- Awarded the 2018 Subaru Share the Love Grant to expand nutrition program needs
- Secured 2018 emergency shelf stable food supplies through donations from faith-based organizations, area churches, food pantries, and area businesses
- Secured 2018 holiday donations through the Olean Medical Group's Warmer Hearts Campaign
- Awarded new 3-year CNCS/RSVP Competition Grant to address community needs, including new focus area in disaster preparedness and training
- Held annual RSVP Recognition Event, honoring two local Outstanding Volunteer Community Contribution Awards and two NYS Office for the Aging Community Contribution Nominees



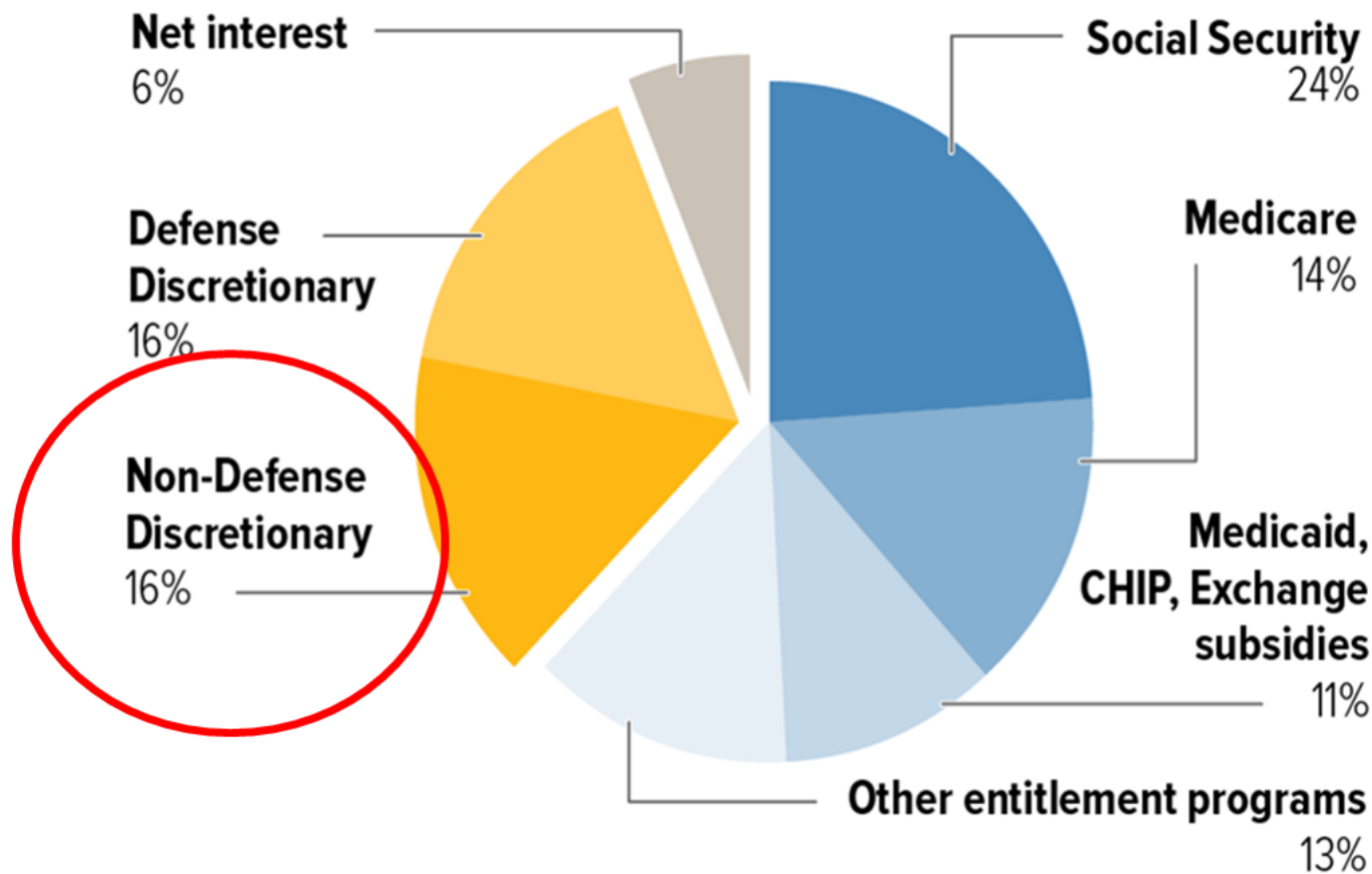
**~ 2019 UPDATE/GOALS ~**  
**THE CATTARAUGUS COUNTY**  
**DEPARTMENT OF THE AGING/NY CONNECTS FOUR YEAR PLAN 2016-2020**

- Goal #1: Empower older New Yorkers, individuals with disabilities, their families and the public to make informed decisions about, and be able to access, existing health, long term services and supports and other service options
- Goal #2: Enable older New Yorkers to remain in their own homes with high quality of life for as long as possible through the provision of home and community-based services, including supports for family caregivers
- Goal #3: Empower older New Yorkers to stay active and healthy through Older Americans Act services and those offered under Medicare
- Goal #4: Integrate ACL discretionary grants (i.e. Lifespan Respite, MIPPA) with OAA Title III core programs.
- Goal #5: Promote the rights of older New Yorkers and prevent their abuse, neglect and exploitation
- Goal #6: Work in conjunction with other partners and the County to be prepared to respond in emergencies and disasters
- Goal #7: Develop business acumen strategies to engage with and integrate into emerging health care delivery system transformation activities that foster outcomes-driven population health approaches
- Goal #8: Develop any additional goals unique to Cattaraugus County dependent on the 2019 Community Needs Assessment results
  
- *Sustain a robust Congregate and Home Delivered Meal program which is responsive to the needs and preferences of older adults in the Planning and Service Area*
- *Develop partnerships/strategic plan for delivery of evidence-based health promotion programs during the Four Year Plan*
- *Partner with nonprofit organizations, private entities, governmental agencies and individuals to build local, integrated legal services delivery systems that effectively and efficiently use the resources of the legal and advocacy communities to prevent the abuse, neglect and exploitation of older adults and protect their rights*
- *Successfully increase recruitment and retention of volunteers to support local HIICAP*

## Number of Persons 65+, 1900 to 2060 (numbers in millions)



# Most of the Federal Budget = Defense, Social Security and Major Health Programs



Source: Congressional Budget Office

# Federal Budget Snapshot

In FY 2016...

- Total Federal Spending = **\$3.9 Trillion**
- Total Non-Defense Discretionary Spending = **\$600 Billion (~15.4 percent)**
- Total Older Americans Act Spending = **~\$1.9 Billion**
- **Total OAA Spending as percentage of Federal Budget = .0487 percent**

## FY 2019-2020 BUDGET HIGHLIGHTS

### FEDERAL:

- Labor-HHS Bill to include large increases for Older Americans Act fundings

### STATE:

- \$15 million increase for Unmet Needs Funding
- Maintains \$31.183 million in funding for recent increases to Community Services for the Elderly Funding
- Includes \$41.476 million for the NY Connects program operated by AAAs to reflect the increased utilization of the No Wrong Door
- Restoration of funding for Association on Aging
- Restoration of funding to address statewide elder abuse
- Restoration of respite program fundings

◀◀ a look back



2018

The image features the year '2018' in large, white, 3D-style block letters. The numbers are set against a background of vibrant, multi-colored brushstrokes in shades of blue, orange, red, and purple, creating a dynamic and artistic effect.



















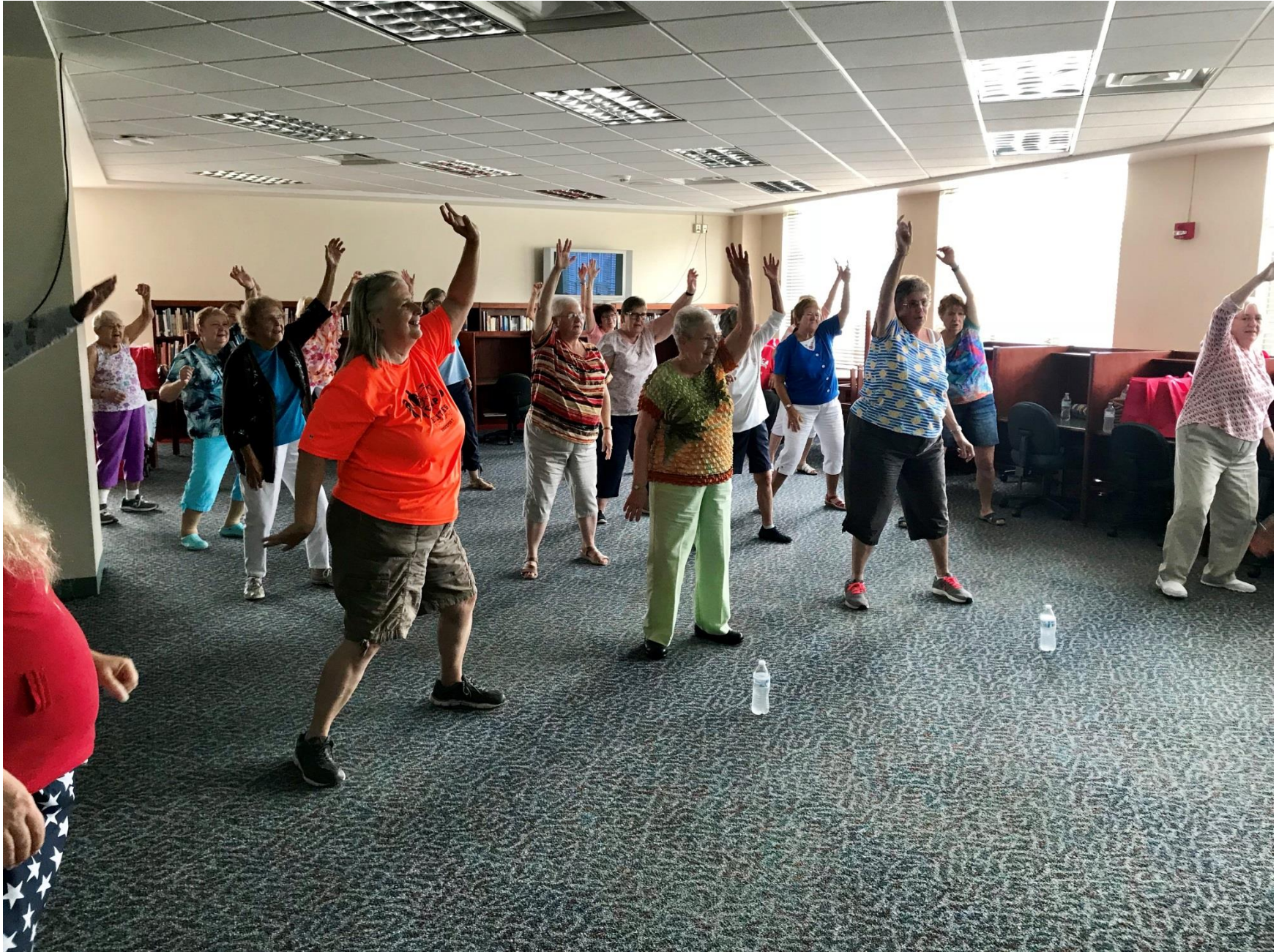














# 2019 March for Meals









Participants at Senior Wellness & Nutrition Sites throughout Cattaraugus County had fun celebrating Blueberry Muffin Day on 7-11-18!







Quarterly Birthday Parties were celebrated at each congregate Senior Wellness and Nutrition Site this month. These pictures are from the Delevan Nutrition Site. As you can see it was VERY well attended!



7-19-18







**Peace Day  
September 21, 2018**











Olean site



Jack O Lantern pies at the Franklinville Site



Frankenstein faces at the Randolph Site



Portville Site

# Halloween 2018 at Cattaraugus County Dept of the Aging's Senior Wellness & Nutrition Sites







**Cattaraugus County Dept of the Aging's Senior Wellness & Nutrition Program is taking part in and promoting Subaru's annual Share the Love Event in hopes to earn some revenue for the nutrition program. Participating in Olean's Santa Claus Lane Parade on 11/23 is one way of promoting this event.**



Kindergartners from  
Portville Central School  
entertained  
participants at the  
Portville Senior  
Wellness and Nutrition  
Site on Dec 12th





All Franklinville Senior Wellness & Nutrition Site HDM recipients received a quilted placemat with their holiday meal on Dec 13th



Franklinville congregate participants created cute snowman ornaments as a craft activity and enjoyed their fun holiday photo booth!



Ugly Sweater Contest at the Randolph Senior Wellness & Nutrition Site

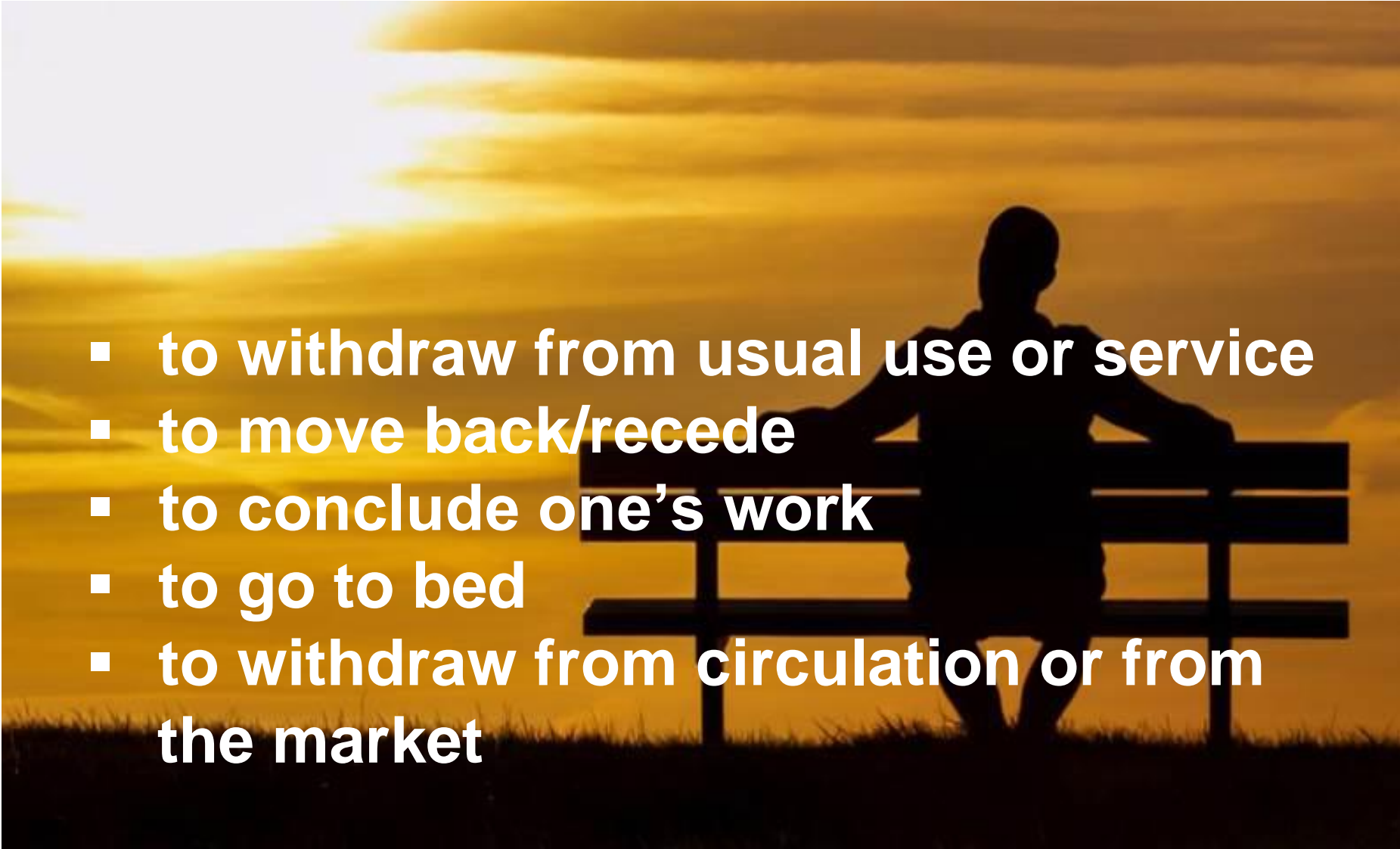
# Director's Message for 2019

## Connect, Create, Contribute



*Life After Retirement???*

# To RETIRE:

- 
- A silhouette of a person sitting on a park bench, looking out over a sunset. The sky is filled with warm, golden light, and the person's shadow is cast on the bench. The overall mood is peaceful and contemplative.
- to withdraw from usual use or service
  - to move back/recede
  - to conclude one's work
  - to go to bed
  - to withdraw from circulation or from the market











**WHAT IS THIS OBJECT CALLED?**

## NOW WHAT DO I DO . . .











Life After Retirement? REINVENT YOURSELF!

# Retire TO something...not FROM something...

## Things to consider:

- ~ What's your purpose?
- ~ Do you have a written plan?
- ~ Discover something new.
- ~ What's your life's passion?
- ~ Don't let obstacles get in your way.
- ~ How will your relationship change with others?



*"Retire from work, but not from life."  
-M.K. Soni*

## 20 Things TO DO: (by Dan Ketchum)

- ~ Take a Hike
- ~ Go Book Clubbing
- ~ Catch Up On Podcasts
- ~ Take Up Cooking
- ~ Donate Your Time
- ~ Become Your Family's Archivist
- ~ Make A New Friend
- ~ Start Exercising
- ~ Get Addicted To TED Talks
- ~ Soak Up Some Culture



- ~ Just Breathe (meditate)
- ~ Connect With Your Grandkids (or disconnect!)
- ~ Join The Peace Corps
- ~ Foster A Pet
- ~ Sing Your Life
- ~ Be A Mentor
- ~ Open An Etsy Shop
- ~ Write Letters
- ~ Pen A Novel
- ~ Get Involved

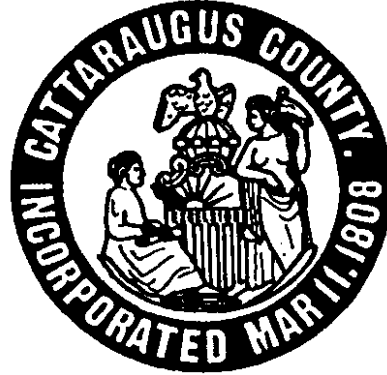






**QUESTIONS  
AND  
COMMENTS**





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