



# PRIME TIMES

*For those who  
weren't born  
yesterday*

## WHAT'S INSIDE:

- Protect yourself from scams
- New treatments for Alzheimer's
- Podcast playlist for your workouts
- Medicare myths dispelled
- Ways to boost your energy

*... and much more!*

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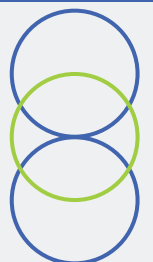
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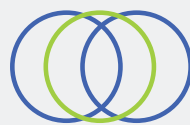
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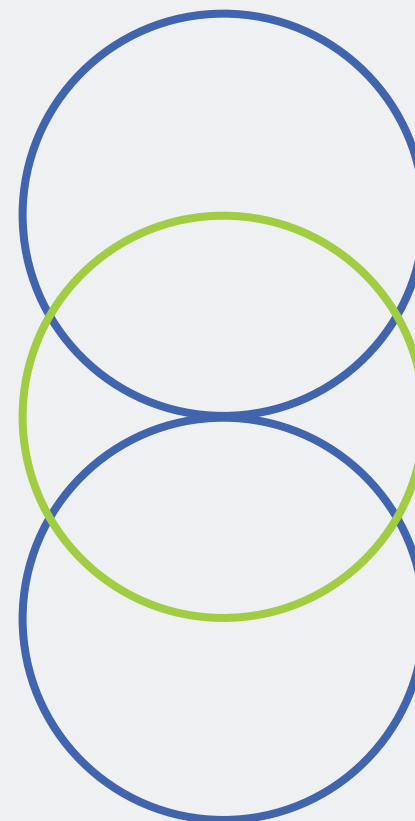
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# INSIDE

- 4. Prioritize your mental health in 2024
- 5. Podcast playlist for your workouts
- 7. Ways to keep your brain sharp as you age
- 8. Whaling Museum book club kicks off 3rd season
- 11. Start of new era for Alzheimer's treatment
- 12. Suffolk libraries set record for e-book checkouts
- 14. Is it time for long term care?
- 15. Common Medicare myths dispelled
- 17. Protect yourself from text message cyberattacks
- 19. Spotting the signs of elder abuse
- 19. Guide to managing multiple medications
- 20. Valentine's Day word search
- 20. The Recipe Corner
- 21. Should you get life insurance?
- 22. Boost your energy with the right foods
- 22. Tips for visiting a loved one with memory loss
- 23. Directory of advertisers



## Letter from the publisher

### Welcome to the 7th edition of Prime Times!

**HELLO** and welcome to our special section, *Prime Times*, for those who weren't born yesterday. We are pleased to offer those of a certain age, and those who love them and look after them, some information about this specific demographic. After all, some of us know about this time of life first hand.

We have put together articles that speak to starting fresh in the New Year, including putting your mental health first, ways to keep your brain sharp, a podcast playlist to accompany your workouts, new advances in the treatment of Alzheimer's and how to boost your energy by switching up your diet.

This issue also touches on the importance of having life insurance, how to protect yourself from scams, making sense of Medicare, preparing for long term care, how to spot elder

abuse and helpful tips for visiting a loved one with memory loss.

Books are so much a part of our lives that we're glad to call your attention to the record number of e-books and audiobooks checked out of Suffolk libraries to tell you what some of the most popular are.

Then there is an update on the wonderful book club at the Whaling Museum in Cold Spring Harbor. Titled *Beyond the Book*, it is designed to use the museum's vast collection to make meaningful connections to the texts and is growing in popularity, kicking off its third season this month.

We are also feeding the body, not just the mind, with a couple of yummy cherry desserts for Valentine's Day.

Enjoy this issue and look for our next Prime Times in July. Happy reading!



BY LEAH S. DUNAIEF



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# Prioritize your mental health in 2024 with these 8 tips

As the new year begins, many people make resolutions regarding their physical health, but it's just as important to focus on mental health in the year ahead, especially for older adults, according to experts.

"As people age, they may experience stressors such as serious illness, losing close friends and family members, managing life on a fixed income, and coping with concerns about their own mortality. While seniors may show resilience to these dimensions of vitality, when they're compounded, these losses and stressors can result in a myriad of behavioral health issues, including depression, anxiety, stress, and insomnia," says Dr. Lindsay Evans-Mitchell, board certified adult psychiatrist and behavioral health medical director for Cigna Healthcare's Medicare Advantage business.

Dementia, which includes memory loss and language difficulties, is another issue often more pronounced with age, and in earlier stages, it can often mimic some symptoms of depression.

Fortunately, Dr. Evans-Mitchell says making healthy choices can improve your quality of life, including your overall mental well-being, and potentially reduce your risk of both depression and dementia:



**Practice good nutrition:** There is evidence that plant-based diets are associated with better health, including better emotional health. That's another reason to add more green, leafy vegetables to your diet.

**Pick up a hobby:** Hobbies like gardening, cooking and solving puzzles can help improve your memory and your physical and mental health.

**Exercise:** Regular exercise can positively affect cognitive ability. If you have a

Medicare Advantage (MA) plan offering access to a fitness program at no extra cost, then make sure to take advantage of it.

**Hydrate:** Drink plenty of water. Dehydration can negatively affect cognitive performance. Even mild dehydration can drain energy and cause fatigue.

**Enjoy some sunshine:** Sunlight provides needed vitamin D. Getting sunshine may increase your serotonin and help you stave off depression caused by Seasonal Affective Disorder, or SAD. Also, exposure

to vitamin D can lower dementia risk by as much as 40%.

**Get plenty of rest:** Older adults need seven to nine hours of sleep each night, according to the National Institutes of Health. People who get six hours of sleep or less a night are at greater risk of developing dementia later, the organization says.

**Be social:** Isolation can lead to depression, which only worsened for many during the COVID-19 pandemic. Reach out to friends and family in person, via video chat, or over the telephone.

**Find help if you need it:** Keep your regular medical appointments, and don't hesitate to seek additional help from your network, if you need it. This may take the form of a financial advisor, a clergy member, or a mental health professional. Medicare generally covers the cost of behavioral health services, including depression and addiction treatment, as well as talk therapy. Virtual services are often available to those living in rural areas.

"For some older adults, seeking help can be difficult," says Dr. Evans-Mitchell. "But getting help is a sign of strength, not weakness. There's no benefit to suffering in silence when help to improve your life is within reach." ♦

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# Need a distraction?

## Podcasts for your workout

When was the last time a workout flew by? Five minutes working out on a treadmill can feel like forever when you're bored. Some of us just need a little distraction to keep us from the realization that we're exercising. You can try something like an audio book, music or a podcast to keep your brain occupied while you get your body more fit. Here's a podcast playlist to get you started.

### GUIDED MEDITATIONS

This podcast is ideal for anyone seeking calm and insights from moments of quietness. The creator of this podcast is a psychotherapist and has developed it to help you reduce stress and anxiety as well as help you develop skills in your moments of calmness.

### STUFF YOU MISSED IN HISTORY CLASS

If you love history, this one's for you. There are seasons upon seasons of this pod built up, so it will take you a while to catch up while you work out. You can find just about any event or historical figure you care to hear about.

### AGING IN FULL BLOOM

This podcast with Lisa Stockdale will provide empowering insights and entertainment while you get moving. It's specifically geared toward seniors and toward helping them age on their own terms. Previous topics covered include smart homes, understanding arthritis and online scams.

### THIS AMERICAN LIFE

More than 2 million people download this popular pod every week. Ira Glass and company offer up stories about culture, society and just plain life in America. There are also hundreds of episodes built up of this long-running show.

### BETTER HEALTH WHILE AGING

In this podcast, Dr. Leslie Kernisan and her guests talk about the everyday health challenges faced by seniors. They also discuss ways of avoiding such health challenges and how to manage them. Some of the topics they discuss include long-term care, Medicare, estate planning, hearing loss, and more.

### THE PERFECT SCAM

This podcast from AARP features people who have been affected by scams and scam artists. It discusses common tactics and arms you with information you need to protect yourself. There are more than 100 episodes in the show's archive and new ones are released every Friday.



### LUX RADIO THEATRE

Get a blast from the past with the Lux Radio Theatre, one of the most popular radio shows from 1934-1955. There are more than 926 hour-long episodes that will take you back, and many are available as podcasts.

### EXCUSE MY GRANDMA

Stumped by millennials? You're not the only one. This podcast shares stories by Kim and her grandmother, Gail, as they delve into topics timely to life today. Each episode runs 30 minutes (perfect for cardio) and will tickle your funny bone and well as your brains.

### THE ALTON BROWNCAST

Are you passionate about cooking? Brown is the brain behind The Alton Browncast podcast; he is a renowned chef and a well-rated food network star. Tune in to this podcast for the latest culinary trends, recipes, tricks, as well as tips.

### SCIENCE FRIDAY

Interviews with scientists, policymakers, authors and other experts offer their insights on a range of science-related topics, including baking bread, wireless technology and the climate.

### GOOD JOB, BRAIN!

Work out your brain cells while you build your muscles with this quirky trivia podcast. You can play along or just listen to the hosts for about an hour. There are more than 200 episodes ready to play, so you've got lots of time for walking on the treadmill.

### THE PRESSROOM AFTERHOUR

The latest offering from TBR News Media, this weekly podcast is released every Friday by noon to help you stay connected to our local community on the North Shore. Find it at [www.tbrnewsmedia.com](http://www.tbrnewsmedia.com).

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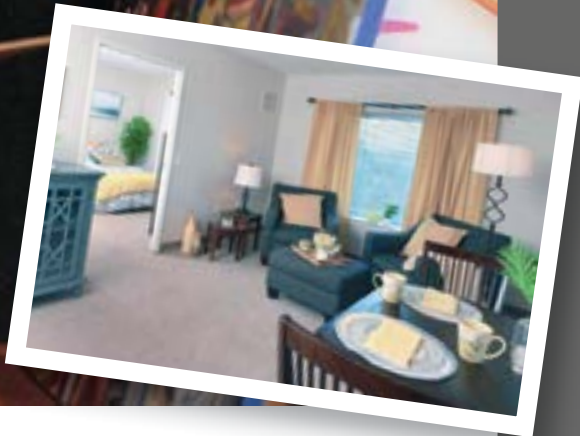
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# 8 ways to keep your brain sharp as you age

**C**ognitive decline is on the minds of many adults as they get older. Memory loss and trouble processing things can sometimes be a side effect of aging, as the brain changes in size and structure as a person gets older. These changes can affect how well the brain works over time. Furthermore, illnesses affecting the brain, such as Alzheimer's disease, may start showing their symptoms in people when they've reached their mid-60s, says the National Institute on Aging.

Cognitive decline and dementia are not a certainty of aging. But older adults interested in strengthening their brains may want to consider these strategies.

## Address high blood pressure

High blood pressure can increase the risk of heart disease and stroke. Maintaining healthy blood pressure and cholesterol levels is associated with better cognitive function, according to data published in 2021 in the Journal of Alzheimer's Disease.

## Read and write frequently

According to a study in the journal Neurology, regular reading and writing in one's older years reduced the rate of memory decline by 32 percent. Joining a book club



or simply reading more on one's own can improve cognition. Similarly, writing improves memory and communication abilities and can help strengthen the brain as well.

## Use all your senses

Harvard Health says the more senses used in learning something, the more of the brain

that is involved in retaining the memory. Studies have shown that images paired with pleasant aromas leads to better recall later on.

## Stimulate your brain

According to the Alzheimer Association, mental stimulation is important for brain health. Continuing to learn new skills,

working crossword puzzles or math games and increasing social interaction are great ways to keep your mind active. Stay curious and involved in lifelong learning.

## Exercise regularly

Staying physically active helps maintain blood flow to the brain, which also helps reduce the risk for hypertension.

## Eat brain-healthy foods

According to Cone Health Medical Group, studies show eating fish rich in omega-3 fatty acids, like tuna, salmon and mackerel, decreases risk for cognitive decline. People should avoid saturated fats, trans fats and hydrogenated oils.

## Quit smoking and limit drinking

Smoking and alcohol both decrease cognitive function. If you smoke, stop. If you choose to drink, do so moderately.

## Drink healthy beverages

While water is the best choice, tea and coffee can improve alertness and focus, as they're rich in polyphenols and antioxidants. Avoid drinking sugary beverages like soda including diet soda and energy drinks as neither boasts brain-boosting properties. ♦

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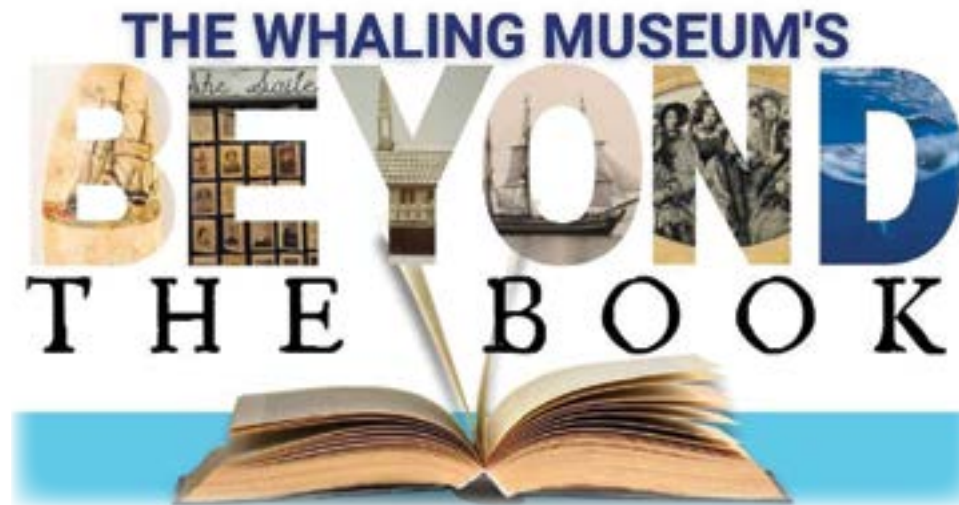
# Whaling Museum's book club kicks off third season

The Whaling Museum & Education Center, 301 Main St., Cold Spring Harbor has announced its third season of Beyond the Book club. After two successful seasons of this unique, thematic book club, the museum has gained a consistent member base. Even so, there is still room for more bookish folks enamored with the sea to participate. Participants will enjoy fascinating stories paired with the museum's collection and a special matching snack.

This unique book club series has the museum education team hand selecting texts that are inspired by the sea and utilizes the museum's collection of over 6,000 artifacts to bring club members closer to the story. Participants are invited to make connections, personal and historical, through up close interactions with relevant objects and facts from Long Island's maritime past.

Through this tangible way of interacting with objects, book clubbers are immersed in the theme of the text and find new perspectives to understand the narrative. In addition, the museum education team pairs a special snack with the text for each session, further engaging participants.

Liz Cousins, a participant in this past fall and spring book club sessions, had this to



say about Beyond the Book — "Thanks again for putting this book club together! I'm not usually a "book club" type [...] but THIS, I LOVE." The Whaling Museum's book club aims to gain a new audience of readers through this unique approach.

The January session will take place on Jan. 25. Book clubbers will gather to discuss *The Soul of an Octopus: A Surprising Exploration into the Wonder of Consciousness* by Sy Montgomery followed by an examination

of historical documents from the museum's collection that reveal how 19th century whalers viewed whales and how these views have changed over time.

The February session will take place on Feb. 29 featuring *Never Caught: The Washingtons' Relentless Pursuit of Their Runaway Slave, Ona Judge* by Erica Armstrong Dunbar. Enjoy an intimate look at the museum's special exhibit From Sea to *Shining Sea: Whalers of the African*

*Diaspora* and discover the surprising role the whaling industry played in carrying people to freedom.

Lastly, on March 28, book clubbers will gather to discuss *Ahab's Wife, or The Star-Gazer* by Sena Jeter Naslund. Participants will inspect artifacts and writings left behind by Cold Spring Harbor whaling wives to see how closely Naslund's fiction imitates fact.

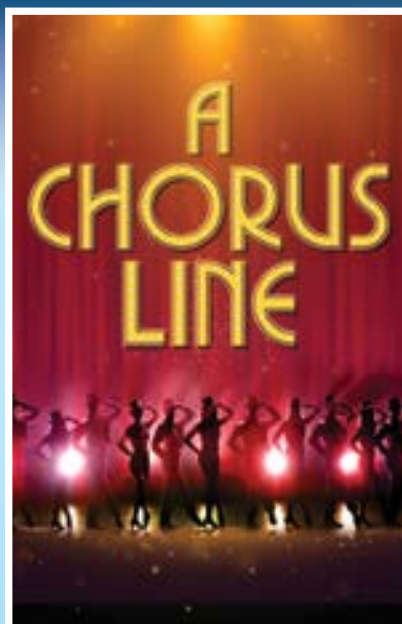
"It has been an absolute joy to watch our book club continue to grow and to be a part of the wonderful community that has formed during these sessions. We can't wait to share more of our collection and explore new stories with this group in the new year," said Brenna McCormick-Thompson, Curator of Education.

Each book club meeting will start at 6:30 p.m. and is approximately 1 hour long. Coffee (compliments of Starbucks of Huntington Village), tea and cookies will be served.

Beyond the Book club sessions are free for museum members and patrons of the museum's partner libraries, Huntington Public Library and South Huntington Public Library. All others may attend for \$15 per session. Register at [www.cshwhalingmuseum.org/bookclub](http://www.cshwhalingmuseum.org/bookclub). For more information, call 631-367-3418. ♦

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# Asset Protection Planning Explained

by Jennifer Cona, Esq., Cona Elder Law



Many people have heard about asset protection planning and are even aware that it is something they should do. But what does it really mean?

Asset protection planning focuses on protecting your money from the high costs of long-term care, such as nursing home care, home care, and assisted living. This can be accomplished by transferring money, investments, real estate or other assets into an irrevocable trust. However, asset protection planning is only effective if you make the transfers five (5) years in advance. As such, early planning is key.

The benefits of asset protection planning include: qualifying for Medicaid benefits to pay for the costs of home care, nursing home care, and certain assisted living programs; preserving assets to pass on to loved ones; protecting assets for your spouse, including avoiding spousal refusal litigation; avoiding probate; and transfer and management of assets for the next generation.

Protecting assets is important to everyone; no one wants to spend down all their assets to pay for nursing home or other long-term care. The goal is to become eligible for Medicaid if and when the need arises. By planning ahead with an Asset Protection Trust, you can ensure that you will qualify when you submit a Medicaid application without spending down your family's assets.

In order to protect assets, the Asset Protection Trust must be irrevocable. This means that the living trust cannot be revoked, amended or terminated by you alone, but can be with the consent of the trust beneficiaries.

An irrevocable trust set up for asset protection purposes can hold almost any type of asset, including your home, bank accounts, and investments. You cannot have access to the principal of the trust, but you can retain the right to receive the income (including dividends and interest). After five years have passed, the assets

held in the trust are protected with respect to Medicaid. You would not have to spend down those assets on the cost of care, and instead the assets are protected and will be inherited by your beneficiaries.

In this highly specialized area of law, it is critical that you work with the experienced and knowledgeable Asset Protection attorneys at Cona Elder Law to be sure your assets are preserved and your loved ones protected.

**Jennifer B. Cona, Esq. is the Founder and Managing Partner of Cona Elder Law, an award-winning law firm concentrating in the areas of elder law, estate planning, special needs planning, estate administration and litigation, and health care law. The firm has been ranked the #1 Elder Law Firm by Long Island Business News for eight consecutive years. For additional information, visit [www.conaelderlaw.com](http://www.conaelderlaw.com).**



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# 4 things we learned about Alzheimer's Disease in 2023

Last year was a landmark one for Alzheimer's disease research, including advancements in treatment, risk factors and diagnosis. Here are four significant discoveries made in 2023.

**There are three new approved treatments for Alzheimer's, with a fourth on the way.** Last July, the U.S. Food and Drug Administration (FDA) granted traditional approval for Leqembi for mild cognitive impairment due to Alzheimer's and mild Alzheimer's dementia. This treatment slows cognitive decline and can help people with early Alzheimer's maintain their independence.

In June 2021, the FDA granted accelerated approval to Aduhelm for the same purpose. At the Alzheimer's Association International Conference (AAIC) in July 2023, Lilly reported positive results for a third similar treatment: donanemab. The company expects FDA action in early 2024.

In May 2023, the FDA approved the first treatment for agitation in people with Alzheimer's — brexpiprazole.

**Hearing aids could slow cognitive decline for at-risk older adults.** In the largest clinical trial to investigate whether a hearing loss treatment can reduce risk of cognitive decline, researchers found that



older adults with hearing loss cut their cognitive decline in half by using hearing aids for three years.

The intervention included hearing aids, a hearing "toolkit," and ongoing instruction and counseling. Though the positive results were in a subgroup of the total study population, they are encouraging and merit further investigation.

**Blood tests for Alzheimer's are coming soon.** Blood tests show promise for

improving how Alzheimer's is diagnosed. Advancements reported for the first time at AAIC 2023 demonstrate the simplicity and value to doctors of blood-based markers for Alzheimer's.

Blood tests are already being implemented in Alzheimer's drug trials. And they are incorporated into proposed new diagnostic criteria for the disease. Blood tests — once verified and approved by the FDA — would offer a noninvasive

and cost-effective option for identifying the disease.

**First-ever U.S. county-level Alzheimer's prevalence estimates.** The first-ever county-level estimates of the prevalence of Alzheimer's dementia — in all 3,142 U.S. counties — were reported at AAIC 2023. For counties with a population of more than 10,000 people age 65 and older, the highest Alzheimer's prevalence rates are in:

- Miami-Dade County, Fla. (16.6%)
- Baltimore City, Md. (16.6%)
- Bronx County, N.Y. (16.6%)
- Prince George's County, Md. (16.1%)
- Hinds County, Miss. (15.5%)

Certain characteristics of these counties may explain the higher prevalence, including older age and a higher percentage of Black and Hispanic residents, which are communities disproportionately impacted by Alzheimer's disease. According to the Alzheimer's Association, these statistics can help officials determine the burden on the health care system, and pinpoint areas for culturally-sensitive caregiver training.

While there is still much to learn about Alzheimer's, 2023 was a year of discovery, giving researchers and families impacted by the disease hope for the year ahead. Visit [www.alz.org](http://www.alz.org) for more information. ♦

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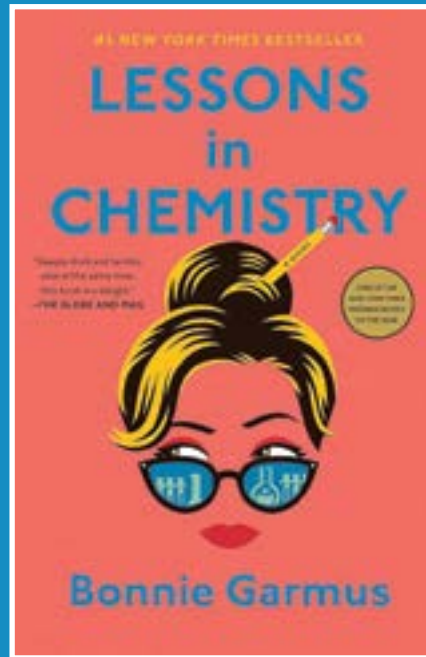


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'Lessons in Chemistry' was the most requested e-book and 'Spare' was the top audiobook among Suffolk County library patrons in 2023.

## Suffolk libraries set record for digital book checkouts in 2023

The Public Libraries of Suffolk County recently announced that its patrons reached a new milestone: 3.6 million digital books borrowed on Livebrary.com in 2023. Consisting of over 56 libraries in Suffolk County, Livebrary.com is #15 of all public library consortia and one of 152 total public library systems worldwide that surpassed one million checkouts last calendar year.

Livebrary.com member libraries have been providing readers 24/7 access to e-books, audiobooks, comic books and other digital content for several years through the award-winning Libby app, the library reading app created by OverDrive. Member libraries include Smithtown Library, Sachus Public Library in Holbrook, Emma S. Clark Memorial Library in Setauket, Longwood Public Library in Middle Island and Northport-East Northport Public Library.

"The Public Libraries of Suffolk County continue to meet the needs of their communities by providing patrons with much-needed access to a wide variety of entertainment and learning opportunities through e-books and audiobooks," said Kevin Verbesey, Director of the Suffolk Cooperative Library System.

The highest-circulating title Livebrary.com readers borrowed in 2023 was *Lessons in Chemistry* by Bonnie Garmus. The New York Times bestseller tells the story of Elizabeth Zott, who becomes a beloved cooking show

host in 1960s Southern California after being fired as a chemist four years earlier.

The top-circulating genre, romance, represents the most popular in a vast catalog that also includes thriller, suspense, mystery, children/young adult and more.

The top five e-book titles borrowed through Livebrary.com's digital collection in 2023 were:

1. *Lessons in Chemistry* by Bonnie Garmus
2. *Mad Honey* by Jodi Picoult
3. *It Starts with Us* by Colleen Hoover
4. *Verity* by Colleen Hoover
5. *Tomorrow, and Tomorrow, and Tomorrow* by Gabrielle Zevin

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1. *Spare* by Prince Harry, The Duke of Sussex
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Cheryl L. Fratello, Esq.

## PROTECTING YOUR HOME WITH AN ASSET PROTECTION TRUST

As we age, it is important to think about protecting our assets and planning for the future. One way to protect your home and other valuable assets is through a Medicaid Asset Protection Trust (MAPT). In this article, we will explore what a MAPT is, how it works, and how it can benefit you and your family.

### What is a Medicaid Asset Protection Trust?

A Medicaid Asset Protection Trust is a legal tool that allows you to protect your assets from being used to pay for costly long-term care expenses, such as home health care, assisted living, and nursing home costs. By transferring ownership of your assets to the trust, you can help ensure that they will not be subject to Medicaid's "look-back" period, which can penalize individuals who transfer assets within 5 years of applying for the Medicaid nursing home care program and within the new 2.5 year look-back for Medicaid home and community-based services. The key to successful asset protection planning is planning early.

### How Does a Medicaid Asset Protection Trust Work?

The MAPT is a type of irrevocable trust. The trust is managed by a trustee of your choice, who will distribute the trust assets according to the terms of the trust. Typically, the trust will provide for the distribution of income from the assets to you during your lifetime, and then to your heirs after your death.

Because the trust is irrevocable, it is considered a separate legal entity from you, and your assets will no longer be considered part of your estate for Medicaid eligibility purposes. This can help protect your assets from being used to pay for long-term care expenses and can also help preserve your estate to make sure that your heirs receive a larger inheritance.

### Benefits of a Medicaid Asset Protection Trust:

- 1. Protection of Assets:** By transferring ownership of your assets to the trust, you can help protect them from being used to pay for expensive long-term care expenses.
- 2. Medicaid Eligibility:** Because the trust is a separate legal entity, your assets will not be considered part of your estate for Medicaid eligibility purposes.
- 3. Inheritance Protection:** The trust can help safeguard your heirs' inheritance.
- 4. Control of Assets:** Although you will no longer own the assets transferred to the trust, you can still maintain some control over them by appointing a trusted trustee to manage the trust.
- 5. Estate Planning:** A Medicaid Asset Protection Trust can also be a useful estate planning tool, as it can help avoid probate, save time and money, and make sure that your assets are distributed according to your wishes.

A Medicaid Asset Protection Trust can be a powerful tool for protecting your home and other assets from being used to pay for long-term care expenses. By transferring ownership of your assets to the trust, you can guard against Medicaid's "look-back" period and can also provide for your heirs after your death. Planning early is essential for successful Medicaid asset protection planning.

If you are considering a MAPT, it's important to consult with an experienced estate planning attorney who can help guide you through the process of establishing your trust and ensure that your wishes are carried out. Fratello Law's trust attorneys have decades of experience protecting client assets with Medicaid asset protection trusts and Medicaid applications. As your family and wealth grow, we grow with you.

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## Long-term care: Is it time?

While many people picture retirement as an opportunity to relax, retirees can face many challenges, including the potential need for long-term care. A 2022 report from the Department of Health and Human Services projects that over half (56%) of Americans turning 65 today will develop a disability serious enough to require long-term care and, for some, the costs of long-term care may impact their retirement savings.

Long-term care refers to a range of services and support designed to meet needs associated with Activities of Daily Living (ADL) like bathing, dressing or eating. Options for such care include in-home care, assisted living facilities and nursing homes.

“As the saying goes, ‘If you fail to plan, you plan to fail,’” says Jared Nepa, senior vice president, head of Life and MoneyGuard distribution, Lincoln Financial Group. “Many people wait until they’re older to begin long-term care planning. As the need for long-term care and the associated costs continue to rise, there are advantages to starting to plan when you’re younger and healthier.”

Newly released data from VERSTA Research and Lincoln Financial Group (the marketing name for Lincoln National Corporation and its affiliates) explores the attitudes of American consumers and financial professionals around long-term care. Based on the survey responses, Lincoln recommends asking yourself the following questions:

**What are my personal experiences with long-term care?**

Three out of five (60%) Americans surveyed have provided care or have a close contact who has. Four out of five (80%) of those unpaid caregivers admit they didn’t know how demanding caregiving would

be and agree that long-term care insurance would have made their role easier.

**Do I know the care costs for the area in which I plan to retire?**

The cost of care can vary greatly across the United States and a long-term care event could have a significant financial impact. Just one-third of consumers (32%) see long-term care as one of the biggest risks to their retirement savings while half of financial professionals surveyed (50%) cite it as the top concern.

**What role do I envision my family or friends playing when it comes to an extended care need?**

The majority (80%) of Americans surveyed shared that even if they had a professional long-term caregiver, they would want a family member to help manage their care. If you have an expectation for caregiving support, have you discussed it with your loved ones and agreed on a plan?

**Have I incorporated potential long-term care costs into my retirement planning?**

Only a third of survey respondents (36%) feel confident they will have the financial resources to pay for potential long-term care expenses. With a variety of funding solutions available to mitigate long-term care risks, a financial professional can help you develop a comprehensive plan. In fact, most financial professionals surveyed (94%) shared that their clients who have planned for long-term care expenses feel more confident about their financial future.

Taking stock of your situation, talking to your family and planning now can help ensure everyone is prepared for the emotional and financial decisions that may arise in the years ahead. ♦

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# The 7 most common misconceptions about Medicare

There's no way around it: Medicare is confusing. While this government-sponsored health insurance helps millions of Americans each year, it also comes with many requirements, guidelines and questions. Here are seven myths about Medicare and the truth you might not know from Bankers Life, a national life and health insurance brand.

## Myth #1: You can apply at 62

Many people think they'll be eligible to enroll in Medicare when they turn 62. However, the age of eligibility is typically 65. You'll have seven months (starting three months before you turn 65 and ending three months after the month you turn 65) to sign up — this is called your Initial Enrollment Period.

There are exceptions. For example, if you have a disability and qualify for benefits through Social Security Disability Insurance (SSDI), you can also get Medicare.

## Myth #2: Medicare is free

For most people, there is no cost for Medicare Part A (Hospital Insurance). Medicare Part B (Medical Insurance) has a monthly premium which is deducted from your Social Security check. However, you'll also need to pay for co-pays,

deductibles, co-insurance and the cost of any prescription drug coverage.

## Myth #3: I can't sign up for Medicare because of poor health

Original Medicare can't reject you because you're sick or have a pre-existing condition. You are eligible to receive Medicare Part A and B when you turn 65 or retire. There are penalties for not signing up at the right time and a possible additional cost depending on your income, but you can't be denied Medicare coverage because of health issues.

## Myth #4: If your spouse is enrolled in Medicare, you are automatically enrolled too

Unlike health insurance provided by an employer, Medicare does not allow you to receive coverage through your spouse. In order to receive Medicare Part A and B coverage, you must apply for it individually.

## Myth #5: Only retirement age individuals can get Medicare

Medicare is available for younger people with disabilities or certain medical conditions. To qualify, you'll need to have either received SSDI for 24 months, or have either End-Stage Renal Disease, or

Amyotrophic Lateral Sclerosis (ALS, also called Lou Gehrig's disease).

## Myth #6: Medicare registration is always open

You're only able to enroll in a plan during Medicare's Annual Open Enrollment Period, occurring each year from October 15 to December 7 and during your personal Initial Enrollment Period.

## Myth #7: Medicare will contact you when it's time to enroll

Medicare won't contact you directly when it's time to enroll. If you receive an email, call or other communication claiming to be Medicare and asking for personal information, it's likely a scam.

You should never: give out your Medicare card, Medicare number, Social Security card or Social Security number (except to your doctor or someone else whom you know should have it; accept money or gifts for free medical care; let anyone besides your doctor see your medical records; or join a Medicare plan over the phone (unless you called Medicare yourself).

If you are receiving Social Security retirement benefits, you'll be automatically enrolled in Medicare Parts A and B and



will receive your Medicare card in the mail three months before your 65th birthday, or 25th month of disability.

If you aren't getting either of these types of retirement benefits, it's your responsibility to enroll in a Medicare plan by calling the Social Security Administration, visiting your local office, or applying online. ♦



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#### **Day Program**

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#### **Mental Health Clinic**

*Elevations Clinic offers treatment for mental illness in adults, adolescents, and children, with a focus on developing a care plan and promoting recovery to attain life goals.*



#### **Sensory Garden**

*Riverhead Day Program is situated on a 2.5-acre property with 5 ponds, a walking path, a greenhouse, and a bee hive in a renovated barn.*



#### **Suicide Prevention Program**

*The Enrichment Experience aims to help vulnerable and at-risk individuals in Suffolk County by providing high-quality services, instilling hope, and saving lives.*



#### **Food Pantry**

*The food pantry is run by the participants of the day program. The grocery-style pantry is open to all community members and is funded by Rise.*



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# Tips to protect yourself from text message cyberattacks

Every day, cybercriminals create new methods of obtaining private financial information from unsuspecting individuals, most commonly employing tactics like emailing strangers and convincing them to either share personal information or take an action that compromises their systems and devices. Known as “phishing,” these cybercrime attempts can also come by way of short message service (SMS) or text messaging, and when they do, it’s called “smishing.”

Scammers use smishing to prompt victims to click on internet links or send classified or personal information through texts and other messaging apps, making individuals vulnerable to identity theft and even extortion. However, understanding their methods can help you protect yourself. Here’s what to know:

## Attacks are getting more sophisticated

Cybercriminals often use a tactic called spoofing, where they impersonate a known sender or transmit messages from a legitimate number. Even if you know the sender, it’s still important to verify the message’s legitimacy before responding, opening an attachment, or clicking on a link that could potentially compromise your device.



Cybercriminals also share stolen credentials and personal information more readily now and work in gangs, ultimately amplifying the threat. Through social engineering of your publicly available information — often gleaned from social media — and private data procured illicitly, scammers are able to craft text messages specifically designed to lower your defenses. This means, communication may look like it’s being sent from a known person or number, possibly making reference to shared knowledge. Fraudsters may apply a

sense of urgency or other scare tactic that prompts you to react quickly instead of taking the time to scrutinize a request.

Additionally, the ever-growing capabilities of generative artificial intelligence (AI) tools have made it easier for scammers to develop smishing attempts that closely mirror conversation, making it simpler and more affordable to distribute cyberattacks successfully to a large audience.

“Whereas previous smishing and phishing messages often didn’t make sense, as generative AI advances, these

messages contain fewer grammatical or spelling mistakes. As a result, users are less able to distinguish them from legitimate communications,” says Raina Kanakis, a security specialist with PNC’s Global Security Fusion Center.

Use these additional strategies to help thwart smishing attempts:

1. If you are not expecting the message, proceed with caution.
2. Do not immediately respond.
3. Do not click on any links within a text message. Navigate to the URL using a different means to validate it.
4. If the message appears to come from a familiar company, contact them on a different channel to confirm legitimacy.
5. Getting a text and subsequent call does not increase legitimacy. Hang up and call the company or financial institution directly using a known telephone number.
6. Screenshot and send any suspicious messages appearing to come from a company to them to verify and alert.
7. To report smishing to all mobile telecom carriers, screenshot and send the message to 7726. For added protection, use the “Report Junk” feature on your mobile carrier’s system.♦



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MEMORIAL



# Be on the alert for signs of elder abuse

**B**efore this decade is over, about a quarter of New York State's population will be over the age of 60. Meanwhile, the 85-and-up populace is the fastest growing demographic subset in the state. This is a population that is inherently susceptible to abuse and exploitation, and the type of people who would take advantage of these vulnerable citizens know it.



BY HON. GAIL PRUDENTI

A common con is the “grandma, it’s me” scam: A hysterical young person calls, pretending to be a grandchild and claiming to be in trouble for driving under the influence of cannabis and begging them not to tell the parents. The “grandchild,” whose voice is a little hard to make out because of the fake crying, puts a fake police officer on the phone, who instructs the victim to quickly wire over several thousand dollars for bail.

I am aware of an elderly couple — well-educated, intelligent people in their mid-80s — who fell for it, thinking their beloved grandson needed their help. They’re out \$5,000.

Although as a group those over 65 are much less likely to become crime victims than younger people, the elderly are increasingly victimized by various forms of abuse — physical abuse, emotional abuse, sexual abuse, neglect, abandonment and, most commonly, financial exploitation. Solid statistics, though, are hard to come by since we only know what has been reported and, in many jurisdictions, mandatory reporting laws are either weak or inconsistent.

The federal government’s estimates range from 500,000 to two million incidents of elder abuse annually. In New York, the Office for the Aging cites the incidence of elder abuse at about 300,000 per year. The Centers for Disease Control and Prevention contends one in 10 Americans aged 60 and above have experienced some form of elder abuse in the last year alone.

A study by the New York State Bar Association, Under the Radar: New York State Elder Abuse Prevalence Study, showed that 14 percent of all older adults in New York State experienced some form of elder



abuse since turning 60. What’s more, the Bar Association report concluded that for every incident documented by state agencies, 24 went unreported. Tragically, many elderly victims won’t report because they are embarrassed and that includes the couple I mentioned earlier who fell the “grandma it’s me” scam), or because the abuser is their caretaker—the only person nearby that they can “rely” on.

Researchers and experts can’t seem to agree on what “elder” means — over 60? over 65? or is it a matter of mental capacity rather than an arbitrary age? — let alone what all constitutes “elder abuse.” What we do know is that the many, many shapes of elder abuse implicate all sorts of laws, criminal and civil.

Our criminal courts increasingly deal with physical assaults, fraud and other crimes perpetrated against an older population.

Our civil courts deal with such thorny issues as competency: Does the elderly person have the capacity to sign a contract, and if not is the contract enforceable?; does the elderly person have the capacity to consent to or refuse medical treatment?; does the elderly person have the capacity to intelligently change his or her will?; does the elderly person have the capacity to consent to marriage—and what standing has the relative convinced that the suitor is trying to work his way into grandma’s estate rather than her heart? These are thorny legal questions, and oftentimes there is no clear answer.

I think we all need to be on the alert for the signs of possible elder abuse. Are there unexplained bumps and bruises, and does the older person become guarded when you inquire? Does the individual suddenly seem withdrawn or scared? Has their personal hygiene declined noticeably? Is the individual transferring assets or writing checks for cash? Is their cellphone off more than it used to be, or are you getting odd responses to texts that may indicate someone else is “managing” their communications?

The tricky thing is, all of the above could be evidence of elder abuse. Or not.

A bill pending for years in the New York State Legislature would require the state Office for the Aging to develop elder abuse training and offer that training to senior service centers and contractors. However, experts say that elder abuse most commonly occurs in the home, which puts the onus on family, friends and neighbors to know the signs and maintain a watchful eye.

If you witness abuse, call 911. If you suspect someone is a victim of elder abuse, call the NYS Adult Protective Services Helpline at 1-844-697-3505. As with homeland security, if you see something, say something.

*Hon. Gail Prudenti is the Former Chief Administrative Judge State of New York and a Partner at Burner Prudenti Law, P.C. focusing her practice on Trusts & Estates. Burner Prudenti Law, P.C. serves clients from New York City to the east end of Long Island with offices located in East Setauket, Westhampton Beach, Manhattan and East Hampton.*



## Safely manage multiple medications

Individuals who are 60 and older are accustomed to making routine trips to the pharmacy to fill prescriptions. In fact, the Centers for Disease Control and Prevention notes that roughly 84 percent of adults between the ages of 60 and 79 use one or more prescription medications.

Prescription medications prolong individuals’ lives and can make their daily lives more comfortable and manageable. As individuals age, their doctors may recommend various prescriptions, some of which they may need to take long-term. Managing multiple medications at once can be difficult, as it can be easy to lose track of which medications have been taken when individuals are prescribed more than one. The following tips will help individuals safely manage multiple medications.

**Maintain an updated list of all medications you take.** A medication list should include both prescription and over-the-counter medications including vitamins, supplements and herbal products.

**Share your medication list with family or close friends.** A medication list should be accessible, and seniors can even share it with close family members, who can then advise medical professionals like EMTs, nurses and emergency room doctors which medicines you are taking in emergency situations when you may not be conscious.

**Routinely review your medicine list with health care providers and pharmacists.** Discuss your medicines with your physicians during each appointment. Ask if all medicines still need to be taken and if dosages should be changed. When visiting specialists, be sure to provide a list of all medications you are currently taking.

**Ask questions about newly prescribed medications.** Drug interactions can be dangerous, so it’s important to ask if and how any newly prescribed medications may interact with drugs, vitamins or supplements you are already taking and immediately contact your physician if any new side effects present.

**Use a pill organizer.** A pill organizer makes it easy to manage multiple medications and can help individuals remember which pills they have taken.



## Sweethearts Word Search

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 R O N T B T V D G R D I O B W F H P B T  
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 E M M I P P E E J I I Y B I H O P I N  
 L Y O T A Q W R N F F V R N S F A V D F  
 E L R N J E L N U Y R U O N F C T F E S  
 C N E A J F E M Y T A Q O L A R V S L I  
 F Q D M O R F V N R S I Q R F A P J N D  
 S M D O V B O T Y V T E D F L R D V T N  
 V H I R M M Y Y M A A S G E O Y O J N W  
 V V Q C S T N N L U W O N P W J R S T Q  
 W B S M Q R J E R S S T O I N L S T E B  
 W O O D L A R B B D I S L R Q U O S W S  
 C H S D T E C U Y N A I M D E M U U D S  
 M T V O L H M R E L I G M E E O T A V P  
 C L L P I S E I V O M B J R P N T I H H  
 O Y P G P B O U Q U E T V S L E A Y D N

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

- |            |            |          |              |
|------------|------------|----------|--------------|
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| BOYFRIEND  | ENAMORED   | JEWELRY  | RELATIONSHIP |
| CARDS      | FEBRUARY   | LOVE     | ROMANTIC     |
| CELEBRATE  | GESTURE    | LOVING   | ROSES        |
| CHOCOLATES | GIFTS      | MOVIES   | SPOUSE       |
| DATE       | GIRLFRIEND | PROPOSAL | VALENTINE    |
- \*Answers are on page 23

## The Recipe Corner



Citrus Cherry Cobbler

# Cherries are the stars of these Valentine's Day treats

BY HEIDI SUTTON

### Citrus Cherry Cobbler

Recipe courtesy of Florida Dept. of Citrus

Tart, red cherries and Valentine's Day seem to be the perfect pair. Not only do cherries align with a Valentine's Day color scheme, they even resemble little hearts when hanging from their stems.

Cherry Pie Bars are not exactly a pie, but a pound cake with a cherry pie filling swirl. They can be made for many different occasions, but make for something sweet on Valentine's Day while this Citrus Cherry Cobbler uses a mix of cherries, grapefruit, and oranges for an easy dessert complete with a crumb topping.

**YIELD:** Makes 1 pie

#### INGREDIENTS:

*For cobbler:*

- 4 cups cherries, pitted, juice reserved
- 1/2 cup Florida Orange Juice
- 1 1/2 cups sugar
- 1 tablespoon lemon juice
- 3 tablespoons cornstarch
- 2 tablespoons unsalted butter
- 2 cups Florida Orange segments, seeded
- 1/2 cup Florida Grapefruit segments, seeded

*Topping:*

- 1 cup all-purpose flour
- 6 tablespoons light brown sugar
- 1 teaspoon baking powder
- 1/2 teaspoon cinnamon
- 3 tablespoons unsalted butter
- 1 large egg, beaten
- 3 tablespoons milk

#### DIRECTIONS:

*To make cobbler:* In medium saucepan, combine cherries and reserved juice, orange juice, sugar, lemon juice and cornstarch. Bring to simmer, stirring constantly. Cook 1 minute and remove from heat. Add butter and stir until melted. Cool and add orange segments and grapefruit segments. Pour filling into baking dish or pie pan.

*To make topping:* Heat oven to 350 F. In food processor, combine flour, brown sugar, baking powder and cinnamon. Add butter and pulse until butter is cut into small, pea-sized pieces. Remove flour mixture from food processor and place in mixing bowl. Add egg and milk; stir until just combined. Drop topping mixture by tablespoon over filling until almost covered. Bake until topping is browned and filling is bubbling and hot. Serve warm.

### Cherry Pie Bars

Recipe by Danielle Kartes

**YIELD:** Makes 14 to 19 servings

#### INGREDIENTS:

- 2 cups sugar
- 1 cup butter, softened
- 4 eggs
- 2 cups all-purpose flour
- 1 teaspoon baking powder
- 1/2 teaspoon salt
- 1 21-ounce can cherry pie filling

#### DIRECTIONS:

Preheat oven to 350 F. Line a 9-by-13-inch pan with parchment paper. In a stand mixer, or with a hand mixer, cream sugar and butter on low. Add the eggs one at a time. Beat until just combined. Add the flour, baking powder and salt. Spread a little over half the cake batter into the pan. Evenly spread the pie filling over the top, and spoon the rest of the cake batter over the pie filling. It's fine if the cherries show through. Bake 35 minutes or until the top has turned slightly golden. Allow to cool and slice into squares.

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# Think life insurance is not for you? Consider these insights



Life insurance can provide protection to loved ones. But experts say that common misconceptions lead many to assume this important aspect of financial planning is not right for them.

“If you think you can’t afford life insurance or are not eligible, keep in mind that there are many different types of life insurance. Everyone has unique needs, so finding a policy that addresses your circumstances is key,” says Kate Long, consumer financial wellness advocate at Assurance IQ.

To help you navigate the complexities of finding and choosing life insurance, here are four of the most common misconceptions:

**Myth:** It’s impossible to secure life insurance with pre-existing conditions.

**Reality:** While it’s more difficult to acquire certain kinds of life insurance with pre-existing health conditions, you have options. If you are denied a policy, consider enrolling in group life insurance through your employer, as pre-existing conditions may not be considered when signing up.

Another option could be guaranteed issue life insurance, which can offer lifetime coverage without a medical exam or any health questions.

**Myth:** Retired people don’t need life insurance.

**Reality:** Life insurance is often viewed as a source of income replacement, but depending on your situation, you may still benefit from coverage even after you retire.

For example, if you have debt, like a mortgage or medical bills, life insurance could help your family settle it in the event of your passing. It can also help fund final arrangements, relieving financial stress during a difficult time. The average cost of a funeral with a viewing and burial was \$7,848 in 2021, making final expense insurance worth considering.

**Myth:** Buying life insurance is too complicated.

**Reality:** Approximately 106 million adults in the United States are underinsured or have no life insurance coverage. In a recent survey by Assurance IQ, 15% of those who are uninsured cited lack

of knowledge about what kind of policy to get and 12% cited lack of knowledge around how much coverage to get as the reason they’ve elected to forgo coverage.

“Unfortunately, a large portion of today’s population remains uninsured because life insurance sales models weren’t designed to serve everyone,” says Long.

Speaking to a licensed insurance agent who sells life insurance from multiple carriers can help simplify the process. An agent can ask questions to understand your needs and deliver personalized recommendations for relevant insurance products.

**Myth:** Life insurance is too expensive.

**Reality:** Life insurance may be more affordable than you think. Term life insurance could be a great option for budget-conscious consumers who need to protect their income or pay off a debt.

Life insurance can be an important part of financial planning. Before you buy a policy, do your research and understand which type of life insurance is right for you. ♦

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## Boost energy with the right foods

A nutritious diet is a key component of a healthy lifestyle. And for seniors, the right diet can be a key part of treating any number of health issues. In fact, changing one's diet may be something seniors can consider if they are feeling sluggish.

Food can be a helpful ally for seniors dealing with fatigue and low energy. *WebMD* says eating a balanced diet is one of the ways to improve low energy levels, and that balanced diet should include certain foods that are natural energy boosters.

**WHOLE GRAINS:** Switching refined grains for whole grains is a good way to boost energy. These grains are full of complex carbohydrates that help boost metabolism and provide energy. They'll also work longer in the body than the more refined options. Swap out "white" products like breads and rices for whole wheat or brown rice.

**LEAN PROTEIN SOURCES:** While protein does not give the same quick boost of energy as a high carbohydrate meal, it will help fuel the body and keep a person feeling full longer. According to *Discovery Senior Living*, protein helps increase concentration levels, produces stronger muscles and helps maintain optimal blood sugar levels. Chicken, tuna and legumes are some notable protein sources.

**NUTS:** Most nuts are a complete package that provide healthy fats, proteins and amino acids that are good for the body. The fiber and carbohydrates in nuts digest more slowly and help provide a steady supply of energy throughout the day. Replace croutons in salads with nuts, or sprinkle some nuts on oatmeal at breakfast.

**FRUITS AND VEGETABLES:** Berries, sweet potatoes, dark, leafy greens, and other produce are low-calorie, low-sugar options for snacks and sides that boost health. They're full of fiber and antioxidants that can ward off illness, and they can provide an energy boost as well. Berries and vegetables can be added to smoothies or salads.



## Tips for visiting a loved one with memory loss

One of the great pleasures of life is spending time with a beloved family member or friend. But what happens to that quality time when that special person develops dementia? While its inescapable that a certain level of conversation will be lost, by reorienting your expectations it's still possible for both of you to have a meaningful visit.

The first step is to adjust to your loved one's experience and enter their world. Focus not on what they have lost, but what still remains — their personality, their sense of humor, appreciation of their surroundings, or a connection to music. Start your visit with a smile, eye contact and a simple touch — a pat on the shoulder or back, a squeeze of their hand. These simple gestures help bring focus and connection to the interaction. Bringing something tangible with you that can act as an icebreaker — books, toys, photos or a tasty treat — are often helpful.

Conversations may become less about ideas and storytelling and more about sharing feelings and emotions. If necessary, redirect challenging conversations in gentle,



BY ELISSA GARGONE

positive and creative ways, commenting on objects in the room, or outside the window.

Asking your companion for their advice or opinion can make them feel valued and competent. Intellect is often perfectly intact, even if memory is fading. And please remember, you don't need to correct your loved one's recollections or assumptions. Empathize and spare their feelings.

Jefferson's Ferry's memory support neighborhood has been designed to help residents and their loved ones enjoy a range of activities and opportunities for connection in a secure environment. While you may not have all of these options available to you, you can adapt some of these ideas to help you to connect with your special person.

The memory support neighborhood is set up to allow residents to safely meander through the hallways and visit "lifestyle stations." These lifestyle stations replicate environments familiar to our residents that provide comfort and a sense of belonging. Examples of lifestyle stations include a workbench with tools, a desk with computer station and phone, a nursery with baby doll, a sports room with pennants and hats, or a simple kitchen set up for coffee and conversation.

Our common rooms and visiting spaces include plenty of color, art, and textiles on

the walls to stimulate the senses. We also have secure outdoor garden spaces.

And then there's music. Music is a pathway that can trigger a flood of long term memories and emotions. A body of evidence suggests that music prompts the secretion of dopamine, which spurs the brain to produce feelings of pleasure and satisfaction. Bringing a playlist of greatest hits enjoyed over a person's lifetime along with a willingness to sing along or dance is a great way to enhance a visit. Playing familiar and well-loved music can also help to settle someone in an anxious or agitated state.

Despite a variety of tools and techniques, there are times when a visit doesn't go smoothly for reasons beyond your control. Don't judge yourself too harshly when this happens.

Few of us are prepared for the challenges that arise when trying to connect to a loved one with dementia. Unless you're a professional, it's not as if you've been to school to study this. The most you can do is accept the challenges that come with someone in need of memory support and do your best. There will be good times and the not so good times, but you may be surprised at how fulfilling your visits can be.

*Elissa Gargone is the Vice President of Sales and Marketing at Jefferson's Ferry Lifecare Retirement Community in South Setauket.*

***There will be good times and the not so good times, but you may be surprised at how fulfilling your visits can be.***



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