AFFIDAVIT OF PUBLICATION STATE OF NEW YORK COUNTY OF COLUMBIA CITY OF HUDSON of The City of Hudson, County of Columbia and State Of New York, bring duly sworn deposes and says the he/she is a principal clerk of The Register Star, a daily newspaper, printed and published in the City of Hudson, County of Columbia and State of New York. and that the notice, of which the annexed is a printed copy, has been duly and regularly published in said newspaper: in each week for Four successive week(s), said publication commencing on the 6th day of 3uly, 2022. Principal Clerk Sworn to me before this gust, 20 22 day of Notary Public, Columbia County, NY TAMMI L. ULLRICH NOTARY PUBLIC, STATE OF NEW YORK Registration No. 01UL6096910 Qualified in Columbia County Commission Expires August 11, 20 M 20 HUDSON REGISTER STAR A Division of Hudson Catskill Newspapers One Hudson City Centre, Hudson, NY 12534 (518) 828-1616 7/6-7/27 Ampors

Senior Living

COLUMBIA-GREENE MEDIA

www.HudsonValley360.com

Wednesday, July 6, 2022 A5

Senior Briefs

We want to hear from you. To send information to be included in Senior News, email to editorial@registerstar.com; mail to Register-Star/The Daily Mail, Atten: Senior News, Unit 1, 364 Warren St., Hudson, NY 12534. For information, call 315-661-2490. We would like the information at least two weeks in advance if possible.

GHENT-CHATHAM SENIORS

GHENT — The Ghent-Chatham Seniors will meet at noon July 6 for the annual picnic at the Ghent Reformed Church, Route 22, Ghent. Note the change of time. If you signed up, bring your own place setting and beverage. Again, you needed to sign up in advance as the catering is based on the number of members who did sign up. The next regular meeting is Aug. 3.

CLAVERACK SENIORS

CLAVERACK — The Claverack Seniors will meet at 1 p.m. July 8 at the Claverack Town Park. For those who attended the last meeting, the time has been changed from 3 p.m. to 1 p.m. This is the annual picnic in the park. Hot dogs, beverages, paper plates and silverware will be provided. There will be a cake for dessert. Members are asked bring a small covered dish. At 1 p.m., a representative from The Office of the Aging will be at the park, with coupons for the Farmers Market.

All are welcome to attend the following scheduled trips: July 12, Plymouth Whale

Watch, \$40, 9 a.m. dinner on your own. Aug. 3, Medieval Times

dinner theater in New Jersey, \$45, 7:30 a.m.

Sept. 21, Big E Fair, \$20, 7:30 a.m.

A casino trip is being planned for October. There are no details as of this date.

Non-members pay an additional \$10 for trips. Pickups will be made at the AB Shaw

TRI-VILLAGE SENIORS

VALATIE — The Tri-Village Seniors will meet at 1 p.m. July 12 at St. Luke's Lutheran Church, Route 9, Valatie. The speaker is from Catholic Charity Aging Life Services. They provide counseling information and assistance to aging seniors, and support for family care givers.

The next trip is July 20 to the Brownstone in Patterson, NJ to see On The Boardwalk. The cost for this trip is \$60 for members and nonmembers and can be booked until July 9 by both members and nonmembers. We will see Joe Ziza & Friends and enjoy an afternoon of music, fun and dancing and reminiscing to songs of the '50s and '60s and more. Lunch will be served family style and each person will receive 2 complimentary drinks. Soda will be on the tables all afternoon. The bus will leave St. Luke's promptly at 8:15 a.m. and return at 6:30 p.m. Call Joyce at 518-610-9095 to make reservtions as soon as possible.

There is a trip planned for Aug. 24 to Cooperstown to take a ride on the Glimmerglass Queen Tour Boat. This is a private charter, boarding 15 minutes prior to departure. The boat will depart at 11 a.m. and return at noon. Then we are on our way to a buffet lunch at the Otesaga Hotel and Resort. On the way home we will be visiting Fly Creek Cider Mill and Orchard where we will be given a tour and a voucher for \$5 to spend in the Market Place or Snack Bar. We will then board the bus and head for home. The cost for this trip is \$60 for both members and nonmembers. Payment and reservations are due no later Aug. 20 for both members and nonmembers. Book early as seats are going fast

Next is the Turning Stone trip on Sept. 29 and we still have a few seats available. The the cost of this trip is \$40 for both members and nonmembers. This is the Play, Eat and Be Entertained trip. Be sure to call Joyce at 518-610-9095 ASAP to make your reservation and pay for your seat. The show is a tribute to the legendary music of the Beach Boys, Beatles, Bee Gees and Motown. A stellar cast of four entertainers perform the hits by four of the most iconic musical styles in pop music histore. Showtime is 1 p.m. Lunch is on your own. The bus will leave St. Luke's parking lot promptly at 7:30 a.m. and return at 6:30 p.m. (the bus will leave Turning Stone at 4 p.m. to return home. ALL GUESTS WILL NEED TO SHOW PROOF OF VACCINA-TION IN ORDER TO ENTER Meetings are held on the THE SHOWROOM. The package includes \$25 Slot Pay, \$5 Food Credit and Show. Lunch

SOUTHERN TIER SENIORS

TIVOLI — The Southern Tier Seniors meet the first Wednesday of the month at the Mason's Lodge, 7 North Road, Tivoli. Social time begins at 11 a.m. and business meeting starts at noon. New members are always welcome to attend. For information, call Jim at 845-756-2960.

LEBANON SENIORS

NEW LEBANON — The Lebanon Senior Citizens meet at 1 p.m. the first and third Friday of the month at the New Lebanon Fire House. The Remembrance Luncheon will be held Sept. 16 at The Lakeside.

On Aug. 7, the seniors are going to have a brunch on the JP Morgan. If you would like to go, let Mary know. Tickets are \$25. You will pay as you board the boat. The boat leaves the dock at noon, boarding is at 11:30 a.m. There is no bus for this one so you have to get there on your own.

There will be a covered dish luncheon at the Aug. 19 meeting.

The Maine trip is Oct. 17 through Oct. 19. If you are going or want to go, send in payment. The price is \$400 for double occupancy, \$599 for single occupancy. That in includes the bus, hotel, most food and the lobster boat. The last day to sign up is Aug. 19. If you sign up on the 19, you will need to pay that day also.

There are a couple of more trips in the planning stage.

Linda Moshimer has a paint and sip set up for us at the Lebanon Firehouse. She just needs to make sure the date doesn't conflict with them. For information, call Mary Defreest at 518-733-0009.

COLUMBIA COUNTY GOLDEN AGERS

COLUMBIAVILLE — The Columbia County Golden Agers announce the follow-

Extreme heat precautions for families facing dementia

By Marisa Korytko

For Columbia-Greene Media

As temperatures rise, extreme heat can have a significant impact on everyone's safety, but they can be especially stressful and confusing for individuals with Alzheimer's and other dementias. Alzheimer's disease causes a number of changes in the brain and body that may affect their safety, including changes in sensitivity to temperatures.

Today, there are more than 6 million Americans living with Alzheimer's disease, including 410,000 in New York. Taking measures to plan ahead for weather changes, like extreme heat, can prevent injuries and help a person with dementia feel more relaxed and less overwhelmed.

"People living with Alzheimer's and other dementia can be vulnerable during extreme weather because their judgment may be impaired and they may be unable to communicate discomfort," said Beth Smith-Boivin, executive director for the Alzheimer's Association, Northeastern New York Chapter. "It's really important to take extra precautions with these individuals when there is extreme heat or other excessive weather conditions."

The Alzheimer's Association is offering important safety tips for caregivers and families facing Alzheimer's and other dementias to prepare for the hot days ahead:

friends should prepare accordingly and make plans to regularly check-in on a person living with Alzheimer's disease and other dementias during extreme heat. Arrange alternative plans for cooler spaces, if air conditioning is unavailable, and dress in loose, light clothing.

Pay attention at night. Keep people living with Alzheimer's disease and other dementias cool by using fans and keeping the air conditioning on. At night, low temperatures can still exceed 75 degrees with little fluctuation in humidity levels, making for difficult and exacerbating sleeping conditions, heightened anxiety and increased agitation.

 Prepare for behavioral challenges. Research shows that heat can increase agitation and confusion in people. Try to remove behavioral triggers by addressing the person's physical needs related to the heat, then tending to their emotional needs.

Stay hydrated. Increased water intake is essential to maintaining good hydration and health during extreme heat. Know the signs of heat exhaustion to avoid heat stroke. Dehydration may be difficult to notice in a person living with Alzheimer's disease and other dementias, as signs like increased fatigue, dry mouth and headache may be difficult to detect. People

Make a plan. Family and taking diuretics, sedatives, or certain heart medication may not sweat as much as others, but this does not mean that they are not hot.

> Stay indoors and out of the sun. Heat stroke and heat exhaustion may occur in extreme heat conditions but symptoms may be difficult to detect in people living with Alzheimer's and other dementias. Keep individuals cool by using air conditioning at home or move to a public place, such as a senior center or shopping mall. If you must go outside, be sure to dress appropriately with loose, light clothing, wear a hat, and apply sunscreen with an SPF of 30 or higher.

> ■ Stay informed. Keep an eye on local weather forecasts. High temperatures are not the only cause for concern. Humidity and air pollution can cause breathing difficulties. The person should be monitored regularly and seek medical attention if symptoms arise of dehydration, heat exhaustion, or heat stroke.

> The Alzheimer's Association is here to help families take measures to prepare for and cope with such extraordinary circumstances. For more information, visit alz. org or call the 24/7 Helpline at 800.272.3900.

Marisa Korytko is the Public Relations Director for the Alzheimer's Association Northeastern New York chapter. She can be reached at mekorytko@alz.org.



By Russell Gloor, National Social Security Advisor at the AMAC Foundation For Columbia-Greene Media

additional amount to bring amount.

If you don't know what your payment to your spousal your personal FRA amount was and/or are uncertain if I expect that the latter is the you filed a restricted application, you'll need to contact Social Security directly to see if you're entitled to any additional amount based on your own lifetime work record. You can contact Social Security at either the national center (1.800.772.1213) or at your local office (find the number at www.ssa.gov/locator). If you are currently getting spouse benefits only under a restricted application and your personal benefit is now higher, since you'll soon be 71 you should request six months of retroactive benefits when you switch from the restricted application to your own benefit.

Firehouse on Route 23. Payment is due a month before trip date. For information, or to sign up, call Debbie Grau, Trip Director at 518-610-1766.

SOUTHERN TIER SENIORS

TIVOLI — The Southern Tier Seniors will be holding their annual picnic at 11 a.m. July 6 at Palatine Park in Germantown. The club will provide the chicken and have asked all member to bring a covered dish. If you did not sign up for an item to bring, we suggest any picnic food item, soda or a dessert. There will be a charge for guests to attend. A representative from the Office of the Aging will be there with Farm Market Coupons.

first Wednesday each month. For information, call Jim 845-756-2960.

ing trips for 2022. For information and reservations, call Jeannine Wloch at 518-821-8696 or Gloria Giles at 518-822-1308.

Log Cabin presents Barry Manilow and Cher Tribute, July 27. Choice of twin lobsters or prime rib, \$106.

Nashville, Tennessee, Sept. 11 through Sept. 16. Double, \$875; single, \$1,225.

Riverview Inn, full course meal with award winning Jeff (Elvis) Kirck, Oct. 20, \$79.

Log Cabin, Country Christmas & Veterans Show featuring Ozark Jubilee, Nov. 10, \$106.

GREENPORT SENIORS

GREENPORT — The Greenport Seniors will meet at 1 op.m. July 28 at the Hudson Power Boat Association on River Street for a picnic. The next meeting after the picnic will be on Sept. 22.

Dear Rusty:

I was born in late 1951. When I retired 5 years ago, I was made aware that my own Social Security benefit was less than half of my husband's SS Benefit. So, I chose to take half of his. What happens to my undispensed SS dollars? On the off chance the balance increases beyond the amount I am now collecting, can I eventually switch to my own full SS amount?

Signed: Curious Senior **Dear Curious Senior:**

Much depends on exactly how you claimed your SS benefits five years ago and your age when you claimed. Because you were born in 1951, if you had reached your full retirement age (FRA) of 66 when you claimed SS five years ago and your husband was already collecting his benefits, you had the option to file a "restricted application for spousal benefits only" which would have enabled you to collect only your spouse benefit while letting your own benefit continue to grow. But if you were not yet 66 when vou claimed, the "restricted application" wasn't available to you, so you are now receiving your own benefit plus an

case (that you didn't file a "restricted application"), which would mean that your current payment amount consists of two parts-your personal benefit (from your own lifetime work record) plus a "spousal boost" to bring your payment to your spousal entitlement. Except for the restricted application, Social Security always pays your own benefit amount first and then supplements your own benefit with an additional amount to give you what you're entitled to as a spouse. Thus, your personal benefits aren't "undispensed" - you're already getting them, plus a spousal supplement.

Just to complete the picture, if you did file a "restricted application" at age 66, then your own benefit continued to grow until you were 70 (at which point it reached maximum). The growth amount would have been 8% per year additional benefit, so at age 70 your own benefit would have been 32% more than your FRA amount. If you know what your own FRA benefit amount was, then increase that by 32% to see if your own amount is now higher and, if so, contact Social Security to apply for your own higher benefit.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/socialsecurity-advisory) or email us at ssadvisor@amacfoundation.org.

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NEW YORK STATE GAS & ELECTRIC CORPORTATION (NYSEG)

Arrears Relief Program

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Log Cabin, Country Christmas & Veterans Show featuring Ozark Jubilee, Nov. 10, \$106.

HEALTH CARE NAVIGATOR

CHATHAM — Health Care Navigator will be available to assist seniors 1-4 p.m. July 14 at the Chatham Public Library, 11 Woodbridge Ave., Chatham. Navigators assist individuals, families, small businesses and small business employees in Columbia and Greene Counties with shopping for, comparing, and enrolling in quality affordable health insurance, including Medicaid and Child Health Plus, through New York State of Health: the Official Health Plan Marketplace. Navigators can also assist with applying for financial assistance to help pay for coverage. Navigator se rices

appointment, call 518-822-9600.

HILLSDALE — A Navigator from the Healthcare Consortium will be available 11 a.m.-4 p.m. the second Monday of each month at the Roeliff Jansen Community Library, 9091 Route 22, Hillsdale. The next Monday will be Aug. 8. Navigators can assist individuals and families in Columbia and Greene Counties with shopping for, comparing, and enrolling in quality, affordable health insurance, including Medicaid, Child Health Plus and the Essential Plan, through the New York State of Health Official Health Plan Marketplace. Navigators can also assist with applying for financial assistance to help pay for coverage. Navigator services are free of charge. You can make an appointment by calling 518-822-9600.

TECH HELP

CHATHAM — Tech Help with Lloyd the Geek (Online or In-Person) 2:45-5 p.m. July 19. Do you need help with your laptop, smartphone, tablet, or other device? Sign up for a one-on-one online session with tech expert Heather Lloyd. Call the Chatham Public Library to schedule an in-person or virtual appointment at 518-392-3666.

STRENGTH AND BALANCE CLASS

COPAKE — The Roeliff Jansen Community Library, 9091 Route 22, Hillsdale, offers the Senior Balance and Strength Class 9-10 a.m. Thursdays. Dr. Paul Spector is leading the Balance and Strength Class on Zoom. These classes introduce exercises that improve postural stability, core strength, spatial body awareness, sensory integration, agilit, and coordination. For more details, including login information, visit www. roejanlibrary.org/adult-pro-

About working while collecting early benefits

By Russell Gloor, National Social Security Advisor at the AMAC Foundation For Columbia-Greene Media

Dear Rusty:

How much would be withheld from my social security benefits? I am 62 and can claim about \$1,900 a month now. I'm still working, making about \$75K per year. How much of my benefits would I get? What would be withheld from me and when would I get it back? And would there be any penalty?

Signed: Eligible but Working **Dear Eligible:**

In the scenario you describe, you will not be eligible to collect Social Security retirement benefits at this time because your earnings are too high. Here's how that is determined:

At age 62, you are subject to Social Security's "earnings test" which limits how much you can earn while collecting early benefits. The earnings limit applies until you reach your full retirement age (FRA), which for you is 67.

Your penalty for exceeding the earnings limit now would be \$1 for every \$2 you are over the limit. At your current salary of \$75K per year, you will be over the 2022 annual earnings limit of \$19,560 by \$55,440, which means you would owe Social Security \$27,720. Since your age 62 benefit amount is about \$1900 per month (\$22,800/year), your annual SS benefit would be insufficient to offset the penalty for exceeding the earnings limit, thus you would not be entitled to a Social Security benefit because of your current earnings. You will again be eligible to collect SS when your earnings are substantially less, or when you reach your full retirement age, whichever occurs first.

Social Security's earnings test affects everyone who works and

SOCIAL SECURITY MATTERS

RUSSELL GLOOR

earns when collecting benefits before reaching full retirement age. Each year, Social Security sets a limit for how much can be earned before benefits are affected (the 2022 limit is \$19,560; it increases slightly each year). Those who exceed the limit pay a "penalty" of \$1 for every \$2 they are over the limit, which must be paid to SS either in a lump sum, or by having benefits withheld for enough months for SS to recover what is owed. If your Social Security benefit isn't enough to offset the penalty for exceeding the earnings limit, no benefits will be paid.

Those collecting early benefits who earn only slightly more than the annual earnings limit can collect some benefits each year because their penalty is small enough. For example, someone earning \$25,000 per year would exceed the 2022 earnings limit by \$5440 and, thus, incur a penalty of \$2720. That would probably mean about 2 months of withheld benefits, enabling them to get benefits for the remaining 10 months of the year. Social Security will withhold benefits for enough months to recover whatever the beneficiary owes for exceeding the limit.

The rules surrounding Social Security's earning test are somewhat complex. For example, there is a "first year rule"

which exempts salary earned prior to claiming SS from counting toward the earnings limit. When someone first claims Social Security mid-year they are, instead, subject to a monthly limit (\$1630 for 2022) for the remaining months of the calendar year. If the monthly limit is exceeded, no benefits are payable for that month. The earnings limit no longer applies when full retirement age is reached but is still in effect in the months of that year prior to attaining FRA. The earnings limit during those months is much higher and the 'penalty" for exceeding it is less.

Social Security prefers that those working and collecting early benefits contact them in advance to withhold benefits for as long as needed to offset the expected penalty. Doing so will avoid an Overpayment Notice being issued in the following year when your earnings amount is received from the IRS.

After full retirement age, Social Security will adjust the beneficiary's payment to account for months benefits were withheld and increase the monthly amount accordingly. That will result in some, or perhaps all, of the withheld benefits being recovered over time (depending on longevity).

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/ social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Wednesday, July 13, 2022 A5

includes the bus, hotel, most are free of charge. For more grams/.

Chatham Public Library offers programs for adults

CHATHAM — July 2022 registration is required: sign medium using the Library's Programs at the Chatham Public Library, 11 Woodbridge Ave., Chatham. For information and reservations, call the library at 518-392-3666.

Cookbook Club 6 p.m. July 27, Aug. 31, Sept. 28. The Cookbook Club, hosted by Julie Delisle, returns in person this summer on the last Wednesdays of each month. So many cookbooks, food blogs, and recipe websites, how can you try them all? Join the Cookbook Club! Each month, the club will pick a different cookbook, take on a variety of recipes, and meet for a potluck on the library lawn to discuss and savor the results. (In the event of inclement weather, event will move indoors to the Library's community room.) July 27 -Simply Julia by Julia Turshen; Aug. 31 - Ottolenghi Simple by Yotam Ottolenghi; Sept. 28 - Dining In by Alison Roman. Copies of each month's cookbook selection available for checkout from the Library's downstairs circulation desk.

Open Mic Night on the Library Lawn 6 p.m. July 13. Do you write poetry or enjoy sharing your favorite authors? Do you write memoir, fiction, or essays? Do you play an instrument, dance, or sing? Join an evening of the arts on the Library lawn! Share your form of personal expression and come and be heard! This program is open to all ages, please keep content family friendly! Advance

up to perform at https://bit. ly/CPL_OpenMic22

The Library will provide a microphone, speakers, and an extension cord and power strip. Please plan on bringing any other equipment you might need. This event may be photographed or recorded. Questions? Please email the Library at chathampubliclibrary@chatham.k12.ny.us

Textured Clay Extravaganza (for Adults and Teens) 1-3 p.m. July 16, 23, 30 and Aug. 6. This four-session workshop with local artist Sarah Haze will focus on the unique ability of clay to be imprinted with texture. During the first two sessions participants will hand-build two projects: an embossed plate and a decorative wall pocket. Texture will be explored through custom texture mats, handmade stamps, and found objects. In the third week, participants will glaze their projects and in the fourth week, the final kiln-fired results will be revealed and the artworks will be shared with the group. No experience necessary, come get your hands dirty. Space is limited for this in-person program and advance registration is required at https:// bit.ly/CPL_SummerCeramics22.

Adult Craft Night: BYO Craft 6-7:30 p.m. July 25. Meet new people and explore your creative side. For July, bring whatever projects you're working on from home to share or explore a new

art supplies. This program will be held in-person at the Library and space is limited. Register in advance at bit.ly/ CPL_AdultCraftNight

Columbia-Greene Workforce NY Outreach Appointments 10 a.m.-2 p.m. July 26. Calling local job seekers and students! Columbia-Greene Workforce NY consultant Ellen Sullivan will be visiting the Library to share information about Workforce NY's employment training and career counseling resources. Sign up for a one-on-one consultation with Columbia-Greene Workforce NY at 518-697-6510.

Intro to Google Tools: Create and Edit Questionnaires and Surveys with Google Forms 1 p.m. July 26. This monthly program series is designed to help participants gain basic computer skills and access free online tools designed by Google. The interactive workshops will be held indoors at the Library. Space is limited and masks are required for all program participants. Advance registration is required at bit.ly/ CPL_ComputerBasics

A gmail account is required to participate in this workshop. If you don't have one already, please contact the Library at chathampubliclibrary@chatham.k12.ny.us or 518-392-3666 for assistance setting up a gmail account ahead of this workshop.

Aubrie Sellers

Freedom of press protects my right to read and engage with diverse viewpoints, not only those I agree with, just as freedom of speech protects my ability to write and express myself through music without restraints. The First Amendment allows us to be who we are, freely. 🚽 Learn more at www.1forall.today.

NEW YORK STATE GAS & ELECTRIC CORPORATION (NYSEG)

Arrears Relief Program

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Free Speech Center

On June 24, 2022, New York State Electric & Gas Corporation filed tariff amendments, to become effective on a temporary basis July 1, 2022, with the New York State Public Service Commission to implement an Arrears Relief Program in compliance with the Order Authorizing Phase 1 Arrears Reduction Program issued in Case Nos. 14-M-0565 and 20-M-0266. Under the Arrears Relief Program, a low-income customer that had arrears as of May 1, 2022, may be eligible for a one-time bill credit. Additionally, the Company will implement an Arrears Relief Program Surcharge to recover the remaining program costs related to the arrears management plan after applying the allocated funds provided by the Utility Arrears Relief Program.

No Kid Hungry alerts families across the state: Free summer meals for kids are just a text away

ALBANY — Summer is the nearby meal sites. hungriest time of year for many kids. With 1 in 5 kids facing hunger across New York State, No Kid Hungry is alerting all families that free summer meals for kids are just a text away. Providers across the state offer free breakfast and lunch to all children 18 and under at hundreds of sites during the summer months. No registration or documentation is required to receive a free meal.

Parents and caregivers across the state can text "FOOD" or "COMIDA" to 304-304 or call 311 for the most upto-date hours and locations of

Summer meals offer a lifeline to the thousands of New York families facing food insecurity and contending with rising prices amid surging inflation. Summer meals can alleviate some of the additional stress and cost burdens that families experience during the summer months when children aren't getting free meals as part of the school day.

'Summer is the hungriest time of year for kids in New York-but it doesn't have to be," said Rachel Sabella, Director of No Kid Hungry New York. "Free Summer Meals are a lifeline to families and kids.

We are so proud to support programs across New York State and want to make sure every family knows that good, healthy meals are there at no cost and close to home."

The Summer Meals program is funded by the USDA and operated by school districts and local organizations at familiar sites throughout the community like schools, parks, pools, libraries and community centers. To find a complete listing of summer meal sites, visit No Kid Hungry's comprehensive map at https://www.nokidhungry. org/find-free-meals.

Celebrate local chefs with a Neighborhood Block Party

TROY—WMHT Public Media (PBS-Public Broadcasting Service), in conjunction with a myriad of community partners, has organized A Neighborhood Block Party 11 a.m.-3 p.m. July 23 to bring a celebration of food and culture to the Capital Region community. The Neighborhood Block Party will be held at the Hoosick Street Bridge in Troy.

This multicultural event will feature free food samples from Oaxaquena Triqui, an authentic Mexican restaurant in Albany; Sunhee's Farm & Kitchen, a family-owned Korean restaurant in Troy; Umana Yana, a Black womanowned restaurant in Albany with Afro & Asian Caribbeaninspired cuisine; and Tara Kitchen, a Moroccan restaurant with multiple locations for Arts, will be at the event.

in the region.

A Neighborhood Block Party is part of THE GREAT AMERICAN RECIPE, an uplifting cooking competition on PBS that celebrates the multiculturalism that makes American food unique and iconic. The show airs at 9 p.m. Fridays through Aug. 12h and is available to stream online.

The event in Troy, surrounded by the new murals of local artist Jade Warrick, will include a free outdoor screening of WMHT's latest documentary "BRIDGING THE DIVIDE," which documented the Uniting Line project to reunite the North and South neighborhoods of Troy which were divided by the construction of the Collar City Bridge in the 1970s. Jade, who is also our new host of AHA! A House

There will also be a screening of local content created by WMHT celebrating the rich culinary diversity of our region.

Giveaways, music, and Sesame Street nutrition educational programming will be part of the activities at the upcoming summer event.

Partners on this include: the Arts Center of the Capital Region, TRIP, the International Center of the Capital Region (ICCR), TAP Inc., the city of Troy, American Concert and Entertainment Services, Inc (ACES), Capital Roots, the Upstate Alliance for the Creative Economy (ACE), and Collar Works.

For more information on A Neighborhood Block Party in Troy and THE GREAT AMERI-CAN RECIPE, go to: wmht. org/recipe

New York State Division of **Consumer Protection offers tips** for summer travel

ALBANY — The New York State Division of Consumer Protection (DCP) reminds New Yorkers of their rights as summer travel heats up. Travel disputes remain one of the top complaints handled by DCP. In 2021, DCP fielded hundreds of complaints from consumers who had to cancel or reschedule their travel plans due to CO-VID-19. As more New Yorkers are traveling again, consumers should be informed of their rights, shop smart to safeguard their hard-earned money, and stay vigilant to protect themselves from scams.

There are basic travel tips that consumers should be aware of when they are booking travel:

Plan & Expect Cancellations and Delays. Pack a change of clothes, electronic device chargers and snacks in your carryon luggage to support travel disruptions. A cancellation that impacts your return home will require additional resources, budget for an extra day or two to sustain until you can get home.

Book early morning tickets. You will have greater options for getting to your destination timely.

Consider traveling to a larger airport.Larger metropolitan airports offer more direct flights than regional airports. Direct flights avoid missed connections and cancellations in a city outside of your hometown or destination.

Do your research. Consumers should always weigh in the factors of a trip before purchase, including price, location, availability of activities and cancellation policies. Also consider whether the location has any Covid-19 restrictions in place, such as testing or vaccination status, prior to booking the trip. For a secure, digital copy of your vaccination record and/or negative COVID test result, you can retrieve your Excelsior Pass Plus here.

Get all confirmations in writing. To safeguard against scams via changes in agreements, consumers should always get confirmation of plans in writing

expenditure reimbursement. Review your travel agreements. The New York State Truth in Travel Act safeguards consumers against fraud, false advertising, misrepresentation, and other abuses. Travel agents and promoters must provide consumers with written disclosures of all the terms of the travel service within five days of purchase or agreement. Consumers should review the terms of the agreements fully upon receipt and ensure they align with what the consumer purchased. Consumers have until midnight of the third business day after receiving the agreement to cancel. Consumers can also cancel any time during the fiveday period prior to receiving the disclosures.

Use reputable travel agents/ tour companies. Consumers should research thoroughly before choosing an agent or company to work with. Keep track of arrangements and contracts, and review terms and conditions, especially the cancellation and refund policies. Reservations often require a deposit that may not be refundable. If the trip is cancelled, the deposit might only be applied toward future travel or may be forfeited altogether. Consumers should be sure they understand the policy prior to putting down a deposit.

Consider trip insurance and whether you need a 'Cancel for Any Reason' policy.Travel insurance can offer consumers relief in case of emergency before or during their trip, as coverage ranges from incidents of lost baggage to missed connections to potential medical emergencies. However, most standard travel insurance policies do not cover trip interruption or cancellation due to CO-VID-19 because such standard policies usually exclude coverage for an epidemic, pandemic, or similar public health event. Some trip insurance plans offer 'Cancel for Any Reason' coverage at an additional cost, which is often substantially higher than standard travel insurance and normally only allows up to 75 percent refund of traveler expenses if the trip is cancelled.?Prior to purchasing a plan, review the terms of the policy and ask your insurer about coverage that may be excluded. When all or part of a trip is cancelled, the cancellation policy and a consumer's right to a refund will vary depending on the laws that regulate the company's industry, who initiates the cancellation, when the cancellation is made, and the company's own policy. According to the U.S. Department of Transportation, airlines must offer refunds, including the ticket price and any optional fees charged, for cancelled or significantly delayed flights, even when flight disruptions are outside their control. If an airline isn't doing that, consumers should report it to the U.S. Department of Transportation. If consumers cancel a reservation for any reason, consumers will be subject to the refund policy agreed to at the time of purchase, which may be no refund at all. Cruise Lines. Refund options may vary by cruise line. The cruise ticket contract lays out the company's cancellation policies and your rights. For

example, you may be offered a refund, credit, or voucher for a future cruise. If you opt for a credit or voucher, make sure the expiration date is far enough out that you can use it. Read more from the Federal Maritime Commissionabout consumer rights and the recourse that might be available to you.

Cancellation policies for hotels, motels, and online accommodation marketplaces can vary greatly, even within the same company based on the season, room type, or length of stay. Some may offer a choice between a refundable or nonrefundable rate while making the reservation. Be sure you fully understand the cancellation policy prior to making a reservation.

If a consumer is having trouble getting a refund owed for all or part of a cancelled trip, they are encouraged to file a complaint with DCP.

The Federal Trade Commission warns against common travel scams. Some signs of a scam when booking travel include the following:

You have "won" a free vacation. Scammers will sometimes entice consumers with a free trip, but then disclose fees or deposits to get access. A prize should not include spending money and is likely a scam.

The details of your trip are vague. Consumers may be offered a stay in a five-star hotel or on a luxury cruise line, but then few details about the trip are presented. Always confirm and review the name of the company and location of the trip details.

You have limited time to accept the offer. Scammers often pressure consumers to make quick decisions about a deal, making it likely that the consumer will not have time to investigate the offer. Never feel pressured to agree to any terms you have not reviewed on your own.

You must pay in an uncommon way. Cryptocurrency, wire transfers, and gift cards are difficult to trace and perfect for scammers looking to take advantage of consumers. These types of payments make it difficult for consumers to recoup their losses. If a travel company insists that you pay in one of these ways, decline the offer and report the company.

DEC proposes

improvements to state's forest tax law program

ALBANY — New York 1974. State Department of Environmental Conservation (DEC) Commissioner Basil Seggos announced proposed changes to the implementing regulations for Real Property Tax Law Section 480a, also known as the Forest Tax Law.

The comprehensive overhaul of these nearly 50-yearold regulations will lessen the administrative burden on participating forest landowners, help DEC promote compliance with requirements in place, and maintain and improve sustainable timber management on enrolled lands.

"The Forest Tax Law Program provides private forest landowners a significant real property tax reduction on enrolled forest lands in exchange for managing their timber resource for the longterm with the support of professional foresters," said Commissioner Seggos.

"Privately owned forests make up to 74 percent of the total forest land area in New York, and heathy, well-managed forests are essential for supporting our economy, protecting water and air quality, providing wildlife habitat, and improving forest carbon storage and sequestration, supporting the State's climate efforts.'

To encourage the longterm management of woodlands to produce forest crops and encourage a more stable forest economy, the State of New York enacted the 480a forest tax law in

Nearly 1.4 million acres owned by approximately 4,000 private forest land are currently enrolled in the Forest Tax Law program. While the program has benefited many forest landowners, DEC is improving this successful program to further ensure the sustainability of forest ownership over time.

Prior to developing these new regulatory proposals, DEC Lands and Forests staff held 10 meetings across the state with stakeholders to discuss proposed changes to 480a that would increase compliance, reduce administrative burdens to landowners and DEC, and improve forestry outcomes. The feedback resulted in proposed changes that benefit both participating landowners and assist DEC in the administration of the program by enhancing standardization and will help improve compliance. They would not alter the annual tax benefit, stumpage tax, commitment period, or penalties for non-compliance.

The proposed changes include:

Extending the period an approved forest management plan would cover from 15 years to 20 years and requiring fewer plan updates;

Providing more flexibility to enrolled landowners to complete forestry treatments by changing the work schedule from year-by-year deadlines to a 10-year work window;

Strengthening forest sustainability requirements on enrolled lands, such as explicitly banning high grading and requiring efforts to establish adequate forest regeneration.

High grading involves removing most of the commercially valuable trees at the expense of future growth and future financial return, often leaving a forest in poor condition; and

Establishing a training requirement for consulting foresters working with Forest Tax Law clients to help set clear expectations and standardize Forest Tax Law administration across the state.

The proposed changes would go into effect on March 1, 2023.

DEC is holding two virtual public comment hearings on Sept. 13, and will be accepting public comments through Sept. 19.

The public is encouraged to submit comments in writing to: NYSDEC Private Lands and Forest Utilization Section, Bureau of Forest Resource Management 625 Broadway, Albany, NY 12233-7254 or by email to: bslmregs@dec.ny.gov. The virtual public comment hearings will be held at 1 and 6 p.m. Sept. 13. For information about the new and revised regulations, as well as how to participate in the public comment hearings, visit DEC's website at https://www.dec.ny.gov/ regulations/125735.html.

whether booking online, over the phone, or in person. Retailers are required to disclose terms and conditions to consumers—always receive a copy of the agreement and save it for reference.

Beware of "all inclusive" or too good to be true offers. Allinclusive offers sound great but can have hidden charges and fees in their terms and conditions. Consumers may not even be aware of such fees until check-out when their bill is higher than advertised. Sometimes these offers come with an agreement to join a membership or participate in a presentation. Always inquire about mandatory fees that may not appear in the advertised price, such as resort fees and taxes. Read the fine print when taking advantage of an "all-inclusive" offer

Evaluate the benefits of paying by your credit cards.Credit cards often offer more protection than paying by cash, check or debit card. Some credit card companies also offer perks like trip insurance or concierge service while traveling and may offer additional protections if the trip is cancelled. Check with your credit card company on the conditions of travel

The New York State Division of Consumer Protection provides voluntary mediation between a consumer and a business when a consumer has been unsuccessful at reaching a resolution on their own. The Consumer Assistance Helpline 1-800-697-1220 is available Monday to Friday from 8:30am to 4:30pm, excluding State Holidays, and consumer complaints can be filed at any time at www.dos.ny.gov/consumerprotection.

Travel insurance is regulated by the Department of Financial Services. Consumer with complaints about travel insurance policy or 'Cancel for Any Reason' coverage issued in New York or by New York companies should contact DFS at www.dfs. ny.gov/complaint or through the DFS Consumer Hotline at (800) 342-3736 (212) 480-6400 or (518) 474-6600 (Monday through Friday, 8:30 AM to 4:30 PM).

NEW YORK STATE GAS & ELECTRIC CORPORATION (NYSEG) Arrears Relief Program

On June 24, 2022, New York State Electric & Gas Corporation filed tariff amendments, to become effective on a temporary basis July 1, 2022, with the New York State Public Service Commission to implement an Arrears Relief Program in compliance with the Order Authorizing Phase 1 Arrears Reduction Program issued in Case Nos. 14-M-0565 and 20-M-0266. Under the Arrears Relief Program, a low-income customer that had arrears as of May 1, 2022, may be eligible for a one-time bill credit. Additionally, the Company will implement an Arrears Relief Program Surcharge to recover the remaining program costs related to the arrears management plan after applying the allocated funds provided by the Utility Arrears Relief Program.

CALENDAR

EDITOR'S NOTE: Most events and meetings are cancelled or have been moved online due to the virus outbreak. Please call ahead to confirm.

Wednesday, July 27

Claverack Zoning Board of Appeals 7:30 p.m. Town Court Building, Route 217, Mellenville 518-672-7911 Clermont Zoning Board of Ap-

peals 7:30 p.m. Town Hall, 1795 Route 9, Clermont 518-537-6868 Columbia County Board of Su-

pervisors Public Works Committee 6 p.m. 401 State St., Hudson. 518-828-1527

Copake Hamlet Revitalization Task Force 7 p.m. Town Hall, 230 Mountain View Road, Copake 518-329-1234

 Kinderhook Town Historical Committee 7 p.m. Town Hall, 3211 Church St., Valatie

Philmont Village Board Workshop 7 p.m. Village Hall, 124 Main St., Philmont 518-672-7032

Pine Plains Zoning Commission 5:15 p.m. Town Hall, 3284 Route 199, Pine Plains 518-398-7155

Red Hook Central School District Board of Education 7 p.m. District Office Conference Room, Mill Road Elementary School, 9 Mill Road, Red Hook 845-758-2241

■ Red Hook Town Board 7:30 p.m. Town Hall, 7340 South Broadway, Red Hook 845-758-4606

Taghkanic Comprehensive Plan Committee 6:30 p.m. Town Hall, Route 82, West Taghkanic 518-851-7638

Thursday, July 28

Chatham Village Board 7 p.m. Tracy Memorial Hall, 77 Chatham St., Chatham 518-392-5821

Chatham Town Zoning Board of Appeals 7 p.m. Town Hall, 488 Route 295, Chatham 518-392-3262

Copake Zoning Board of Appeals 7 p.m. Town Hall, 230 Mountain View Road, Copake 518-329-1234

Germantown Planning Board 7 p.m. Town Hall, 50 Palatine Park Road, Germantown 518-537-6687

 Hudson Community Development and Planning Agency noon One North Front St., Hudson

Kinderhook Town Board 7 p.m. Town Hall, 3211 Church St., Martin H. Glynn Municipal Building, Valatie

Kinderhook Town Zoning Board of Appeals 7 p.m. Town Hall, 3211 Church St., Valatie 518-758-9882

Kinderhook Village Planning Board 7:30 p.m. Village Hall, 6 Chatham St., Kinderhook 518-758-9882

Rhinebeck Zoning Board of Appeals 7:30 p.m. Town Hall, 80 East Market St., Rhinebeck 845-876-1922

Stockport Town Board Workshop 7 p.m. Town Hall, 2787 Atlantic Ave., Hudson 518-828-9389

Monday, July 29

By Maura Rosner Columbia-Greene Media

CAIRO — The 68th annual Greene County Youth Fair will kick off Thursday morning with hundreds of young people showing off their farm animals.

The fair has no admission cost. The fair began in 1949 as a 4-H Club event and is one of the few fairs in the state to offer free admission and entertainment.

The four-day event takes place at Angelo Canna Town Park.

The Greene County Agricultural Society sponsors the annual event and educates the community about farming. Greene County Agricultural Society President Alex Johnk has been involved with the Youth

Fair for 10 years. Like many other members of the organization, Johnk is in the business of agriculture.

He and his wife Rebecca farm hay and livestock. Rebecca Johnk is a Youth Fair Board member and has been with the organization longer than her husband.

"The Youth Fair involves months of preparation, all year round," Alex Johnk said. "All ages are welcome. We made sure to schedule stuff to entertain everyone. A lot of the events involve relationship-building with livestock and I think this is an important skill for kids to learn."

Some of the exhibits scheduled to appear at the Youth Fair include cows, goats, sheep, rabbits and alpaca. Sporting events such as amateur logging and chopping contests are scheduled.

68th Greene County Youth Fair opens Thursday

The Youth Fair will feature nine large tents with food vendors, artisans and a variety of crafts. The fair will be held, rain or shine. There is no make-up date.

Fair organizers are urging visitors to bring cash. Not all vendors will be accepting cards. Unlike county fairs, the Greene County Youth Fair does not have a carnival, a midway or hayrides.

Visitors can test their axthrowing skills or try riding a mechanical bull. The Greene building showcases skills such as sewing, gardening and cre-starts at 9:30 a.m. Thursday. ative writing.

The fair usually draws about 10,000 visitors, but attendance could be higher because the fair is just one year removed from its post-pandemic comeback in 2021, organizers said.

The fair is, and continues to be, a time to appreciate agriculture, Johnk said.

"Farms didn't close during the pandemic," he said in 2021. We were open every single day. Agriculture, no matter how big or small, is the lifeblood of a community. We really need to be thankful that we have this available here in Greene County and show our appreciation for it."

The Opening Ceremony

The schedule for Day 1 of the

fair follows: 9:30 am Opening Ceremony

10 am Buffalo Barfield

10:30 am Poultry Show 10:30 am Dairy Goat Show

1 pm Pack Goat Show

1:30 pm Buffalo Barfield

2-6 pm WRIP 97.9 Broadcasts Live

- 2 pm Meat Goat Show
- 3 pm K9 Demonstration
- 5 pm Buffalo Barfield
- 6 pm Nightmoves Band
- For more of the fair's sched-

ule, visit thegreenecountyyouthfair.com

Bridge Street Theatre presents 'The 25th Annual Putnam County Spelling Bee', Aug. 4 - Aug. 14

CATSKILL — Following the enormous success of last year's "The Addams Family Musical: Quarantine Edition," Catskill's Bridge Street Theatre has made the decision to turn their Summer Youth Musical into an annual event. This year's production, featuring an all-student cast and slated for a two-weekend run, Aug. 4 through Aug. 14, will be the Tony and Drama Desk Award-winning musical "The 25th Annual Putnam County Spelling Bee."

With a book by Rachel Sheinkin and music and lyrics by William Finn, "Spelling Bee" tells the story of an eclectic in the most cut-throat competition of their young lifetimes. These hapless tweens attempt to spell their way through a series of (potentially made-up) words, hoping against hope not to hear the soul-crushing, poutinducing, life un-affirming "ding" of the bell that signals the fact that they've made a competition-ending mistake, all while sharing hilarious and touching stories of their extremely complicated personal lives. Six finalists enter – only one can come out on top! But which one will it be? A riotous roller coaster of a show (complete with audience nual Putnam County Spelling Bee" is guaranteed to be a crowd-pleasing comic delight!

This quirky musical romp is piloted by Catskill High School stalwarts Michelle Storrs-Ryan (stage and musical director) and Marcus McGregor (choreographer), with design work by BST regulars John Sowle (sets and lights) and Michelle Rogers (costumes). Featured in the cast (comprised entirely of local High School and Middle School students and a few recent alumni) are Magnus Bush, Meeghan Darling, Micah Doig, Libby DuBois, Lilly Gallagher,

group of sixth-graders engaged participation!), "The 25th An- Michael Keck, Raven Lynch, is \$25; students and children 18 Tegan Morehead, Molly Osswald, Nate Storrs, Andrew Tran, and Paul Truncale. Production Stage Manager is Kiera Vedovino.

Performances of "The 25th Annual Putnam County Spelling Bee" will take place Thursday through Sunday, Aug. 4 through Aug. 14 on Bridge Street Theatre's "Priscilla' Mainstage, 44 West Bridge St., Catskill. Eight performances only, 7:30 p.m. Thursday, Friday and Saturday; 2 p.m. Sunday matinee; Aug. 4 and Aug. 7 are "Pay-What-You-Will" performances. Admission at the door

and younger, \$10. Discounted advance tickets (highly recommended) are available for \$22/\$10 (+ a small service fee) at bridgest.org/spelling-tickets/.

For the safety of the performers and all attendees, Bridge Street Theatre encourages patrons to remain masked during the performance. For details on BST's current safety precautions, check the theatre's website at bridgest.org/covid-safety-rules-at-bst/. And for more info about the show, visit bridgest.org/spelling-bee/.

16th annual Hudson Jazz Workshop and Concert at Hudson Hall

works presents the 16th Annual Hudson Jazz Workshop, Aug. 11 through Aug. 14, coled by pianist Armen Donelian and saxophonist Marc Mommaas. Up to 10 participants from around the block and across the globe will gather for this exciting and nurturing artistic and educational intensive.

The daily workshop agenda includes improvisation, en-

HUDSON — Hudson Jazz- Abene will present a free master class at the HJW Studio that is open to the public (advance registration required). To register for this class, email info@hudsonjazzworks.org.

Later that day at 4 p.m., Donelian, Mommaas and Abene will join the workshop participants in a free live concert at historic Hudson Hall. For concert reservations, visit www.hudsonhall.org or call 518-822-1438.

winning producer.

HJW participants are emerging professionals, some of them supported by HJW scholarships. In past years they have come from Argentina, Armenia, Brazil,

Canada, Denmark, Greece, Israel, Italy, Japan, Mexico, the Netherlands, Nigeria, Norway, Poland, Spain, Switzerland, Turkey, Ukraine and the USA. At Hudson Hall, they perform their innovative

works-in-progress created during the workshop and rehearsed in small groupings under the faculty's guidance, concluding with a rousing finale.

Claverack Planning Board 7

p.m. Town Court Building, Route 217, Mellenville 518-672-7911

Clermont Town Board 7 p.m. Town Hall, 1795 Route 9, Clermont 518-537-6868

Germantown Fire District 7 p.m. Board of Fire Commissioners. Fire House, 181 Main St., Germantown

Hudson Common Council informal meeting at 7 p.m. at City Hall, 520 Warren St., Hudson, 518-828-1030

Kinderhook Town Board 6:30 p.m. Town Hall, 3211 Church St., Va-İatie

Red Hook Planning Board 7:30 p.m. Town Hall, 7340 South Broadway, Red Hook 845-758-4606

Red Hook Village Board 7:30 p.m. Village Hall, 7467 South Broadway. Red Hook 845-758-1081

Rhinebeck Town Board 6:45 p.m. Town Hall, 80 East Market St., Rhinebeck

Webutuck School District Board of Education 7:30 p.m. 845-373-4100



semble playing, composition, theory, aural and rhythmic training, and evening jam sessions. Hudson Jazzworks' academic partners — The New School Jazz Program, William Paterson University, the Conservatory of Amsterdam and the Rhythmic Music Conservatory (Denmark) — each will co-sponsor one participant in the workshop.

Also, at 10:30 a.m. Aug. 14, special guest pianist Michael

The Hudson Jazz Workshop is a four-day immersion co-led by Armen Donelian, a Hudson resident, and Marc Mommaas, a Dutch native living in New York City. As an established duo, acclaimed soloists and band leaders, Armen and Marc are distinctive composers and experienced educators. Special guest Michael Abene is a veteran pianist, prolific arranger, educator and Grammy-award

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NEW YORK STATE GAS & ELECTRIC CORPORATION (NYSEG)

Arrears Relief Program

On June 24, 2022, New York State Electric & Gas Corporation filed tariff amendments, to become effective on a temporary basis July 1, 2022, with the New York State Public Service Commission to implement an Arrears Relief Program in compliance with the Order Authorizing Phase 1 Arrears Reduction Program issued in Case Nos. 14-M-0565 and 20-M-0266. Under the Arrears Relief Program, a low-income customer that had arrears as of May 1, 2022, may be eligible for a one-time bill credit. Additionally, the Company will implement an Arrears Relief Program Surcharge to recover the remaining program costs related to the arrears management plan after applying the allocated funds provided by the Utility Arrears Relief Program.