

# Klickitat County Senior Newsletter

Klickitat County Senior Services  
Goldendale 773-3757 White Salmon 493-3068



# November 2019

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## November 11th Honoring Those who Fight to Keep Us Free

Celebrating Home of the Free because of the Brave!

*Thank you to our Veteran's and those who are in service!*

Veterans Day is a great way to remember the sacrifice our service men and women have made to keeping the United States free and it is also a great way to thank them for their service to the country.

### **November is American Diabetes Month**

Diabetes is one of the leading causes of disability and death in the United States. It can cause blindness, nerve damage, kidney disease and other health problems if it's not controlled.

*Make it your time to take charge of your diabetes for a longer, healthier life. Preventive care for people with diabetes has improved significantly over the last 20 years, and people are living longer and better with the disease.*



#### **Good Management over a lifetime is the key.**

- Make small changes, like moving more or eating smaller portions.
- Getting regular checkups.
- Every day: stay active, eat a healthy diet, and take your medication.
- Check your feet for redness, swelling, pain, or sores.
- Once a year: A1C test and dental checkup.
- Once a year: cholesterol test; kidney function test; podiatrist (foot doctor) and eye doctor visits.

## Do you need HELP With Winter Heating?

Washington Gorge Action Program (WGAP) staff will process Energy Assistance applications for seniors 60 and older and Jill or Stacy from Senior Services will be there to process Klickitat County PUD electric Senior discounts at the following locations in NOVEMBER.

White Salmon Pioneer Center, 501 NE Washington Street.

Wednesday, November 13th & Friday, November 15th 10am to 1pm

Lyle Lions Community Center 503 Lewis & Clark Hwy, Lyle .

Tuesday, November 12th, 10am to 1pm

Goldendale PUD public meeting room 1313 S. Columbus Avenue.

Tuesday, November 19th 10am to 1pm & Thursday, November 21st 10am to 1pm



### Klickitat PUD Senior Discount

**If you are 62 or older and your household annual income is under \$24,806 you may qualify for the Senior Klickitat County PUD discount.**

### LIHEAP Low Income Energy Assistance through WGAP.

#### **You will need to bring:**

Proof of household income for months of August, September & October.

Proof of physical address.

Copy of utility bill (that you are applying for help with)

SS cards for ALL household members

ID for all adults

## **Medicare Part D Prescription Drug Plan Annual Enrollment**

October 15—December 7, 2019

Every year, the costs and coverage of your Medicare health and/or prescription drug plan can change. Most plans make some form of change every year. Be sure to review your plan each year to make sure it will still meet your health and financial needs. Many insurers also will be raising less visible expenses, such as annual deductibles and drug coinsurance payments.

Klickitat County Senior Services staff are available to provide assistance with reviewing plan options during the Medicare Annual Enrollment Period.

Contact Klickitat County Senior Services Information & Assistance to schedule an appointment for assistance.

773-3757 Stacy in Goldendale

493-3068 Jill in White Salmon

### **Cost-of-Living Adjustment (COLA) Information for 2020**

Social Security and Supplemental Security Income (SSI) benefits for nearly 69 million Americans will increase 1.6 percent in 2020.

The 1.6 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 63 million Social Security beneficiaries in January 2020. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2019. (Note: some people receive both Social Security and SSI benefits)

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$137,700.

The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$18,240. (We deduct \$1 from benefits for each \$2 earned over \$18,240.)

The earnings limit for people turning 66 in 2020 will increase to \$48,600. (We deduct \$1 from benefits for each \$3 earned over \$48,600 until the month the worker turns age 66.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

## HOW TO TREAT DRY SKIN: TIPS FOR RELIEF

As the weather changes are you noticing that your skin is dry and flakey?

Dry skin can flake, itch, crack, and even bleed. To help relieve dry skin, dermatologists offer these tips:

**Keep baths and showers short.** Use warm, not hot water, and a mild cleanser. Gently pat the skin dry.

**Apply moisturizer after getting out of the bath or shower.** Ointments and creams tend to be more effective than lotions.

**Read ingredients on skin care products.** Deodorant soaps, alcohol-based toners, and products that contain fragrance can irritate dry, sensitive skin.

**Use a humidifier to add much-needed moisture to the air.**

**Wear soft fabrics that breathe, such as 100% cotton.** If you want to wear wool and other rough fabrics, wear a soft fabric underneath.

**Don't skimp on hand washing, which can remove harmful bacteria and viruses.** If you need to wash your hands frequently, hand sanitizers are a good alternative.

**Apply hand cream after each hand washing.** If more relief is needed, dab petroleum jelly on your hands before bed. If your hands are frequently immersed in water, wear waterproof gloves to help protect them.

If these tips do not bring relief, make an appointment to see a dermatologist. Very dry skin may require a prescription ointment or cream. Dry skin also can be a sign of an underlying medical condition, such as eczema.

The Medicare Savings Program helps people on Medicare, who qualify, pay for all or part of their Medicare premiums.

If you qualify, the Medicare Savings Program may cover your Medicare:

Part A premiums

Part B premiums

Copayments

Deductibles

**Need help paying for Medicare?**

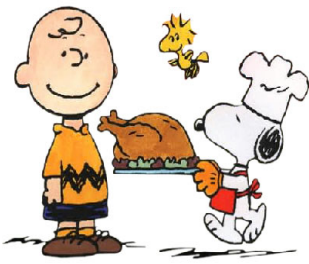
You can have either Original Medicare (Parts A and B) or a Medicare Advantage plan (Part C).

Call and speak with Jill 509-493-3068 or Stacy 509-773-3757 to see if you qualify for a Medicare Savings Program or Low Income Subsidy Program.

# White Salmon Events November 2019




Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>MUSIC</b> 4 Simcoe 6 Huskey 13 Simcoe 18 Simcoe	20 Andre 25 Simcoe 27 Simcoe			Today's Chalet Senior Day every Friday 9-5 <i>\$20 includes foot            soak, toe scrub to            clean cuticles, nail            trim &amp; file</i>	1	2
3 <b>Fall Back</b> Daylight Saving Time Ends 	4 9:30 Exercise 11am Live Music & Dance	5 <b>Election            Day</b> 8:30 to 9:30 Hatha Yoga 2pm Strong Women	6 9:30 Exercise 11am Live Music & Dance 	7 8:30 to 9:30 Hatha Yoga Noon Pinochle 2pm Strong Women	8 	9
10 <b>Veterans Day</b>	11 <b>OFFICE            CLOSED            Veteran's            Day            observed</b>	12 8:30 to 9:30 Hatha Yoga  2pm Strong Women	13 9:30 Exercise 11am Live Music & Dance	14 8:30 to 9:30 Hatha Yoga Noon Pinochle 2pm Strong Women	15	16
17	18 9:30 Exercise 11am Live Music & Dance	19 8:30 to 9:30 Hatha Yoga 2pm Strong Women	20 9:30 Exercise 11am Live Music & Dance	21 8:30 to 9:30 Hatha Yoga Noon Pinochle 2pm Strong Women	22	23
24	25 9:30 Exercise 11am Live Music & Dance	26 8:30 to 9:30 Hatha Yoga 2pm Strong Women	27 9:30 Exercise 11am Live Music & Dance	28 <b>Thanksgiving            Office Closed</b> 	29 <b>Holiday            Office            Closed</b>	30





# Goldendale Events November 2019

The Goldendale Senior Center is owned & operated by a non-profit Senior Center Board. Klickitat County Senior Services leases space at the Goldendale Senior Center for the Senior Meal and some special events.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<i>MUSIC</i>			<i>Shopping trip is provided by Mt. Adams Transportation, call to be placed on the list. 773-3060</i>	Goldendale Events typically take place at the Goldendale Senior Center 115 W. Main Street, unless indicated otherwise	1 Noon Pinochle 	2
3 <b>Fall Back</b> Daylight Saving Time Ends 	4	5 10am Toenail Care  1pm Exercise  <b>Election Day</b>	6	7 1pm Exercise  1pm Bingo 	8 <b>Hood River Shopping</b>  Noon Pinochle	9
10 <b>Veterans Day</b> 	11 <b>OFFICE CLOSED</b> Veteran's Day observed	12 10am Toenail Care  1pm Exercise 	13 <b>10:30am</b> Caregiver Support Group	14 1pm Exercise  1pm Bingo 	15 Noon Pinochle 	16 <b>SR</b> Breakfast <b>\$3pp</b>
17	18	19 1pm Exercise  No Toenail Care	20	21 1pm Exercise  1pm Bingo	22 <b>The Dalles Shopping</b>  Noon Pinochle	23 
24	25	26 10am Toenail Care  1pm Exercise	27 	28 <b>Thanksgiving</b> <b>OFFICE-CLOSED</b> 	29 <b>OFFICE CLOSED</b>	30

# November 2019 Menu



Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Menu Subject to Change</b>					1	2 Lyle Breakfast 7am to 10am \$7Adults, Children (6-12)\$4, under 5 FREE
3 <b>Fall Back Daylight Savings ends</b>	4 WS Chicken Pot Pie	5 GD & Lyle Chicken Pot Pie	6 WS Salisbury Steak	7 GD Salisbury Steak	8	9
10 <b>Veterans Day</b>	11 <b>OFFICE CLOSED Veteran's Day</b>	12 GD & Lyle Broccoli Beef 	13 WS Sweet and Sour Chicken	14 GD Sweet and Sour Chicken  Trout Lake	15	16 GD Senior Breakfast \$3pp
17	18 WS Swedish Meatballs	19 GD & Lyle Swedish Meatballs	20 WS Lasagna 	21 Lasagna  Klickitat Meatloaf	22	23 GD=Goldendale WS=White Salmon KL=Klickitat TL=Trout Lake
24	25 WS Chicken Sandwich and Soup	26 GD & Lyle Thanksgiving Dinner	27 WS Thanksgiving Dinner	28 <b>Thanksgiving MEAL SITE CLOSED</b>	29 <b>OFFICE CLOSED</b>	30

## SENIOR MEAL SITE LOCATIONS

- **White Salmon: Every Monday & Wednesday at 12-noon at the Pioneer Center, 501 NE Washington.**
- **Lyle: Every Tuesday at 12-Noon at the Lyle Lions Community Center.**
- **Bickleton: The 2nd & 4th Tuesday at 11:30am at the Market Street Café.**
- **Goldendale: Every Tuesday & Thursday at 12-Noon at the Goldendale Senior Center, 115 E Main Street.**
- **TROUT LAKE: Thursday-November 14th at 5:30pm at Trout Lake School.**
- **KLICKITAT: 3rd Thursday-November 21st-Noon at the Klickitat Community Center.**



## Energizing Support Groups

### Goldendale Support Group

2nd Wednesday, November 13th  
at the 10:30am Goldendale Senior Center.

## Volunteer Hours

### September HOURS

TRANSPORTATION	589.75	Hours
NUTRITION	769.5	Hours
NEWSLETTER	27	Hours
SR. EXERCISE	20	Hours
MUSICIANS	18	Hours



## **6th Annual —Klickitat Trail Run**

**Marathon—Half Marathon & 5K**

**Saturday, November 9, 2019**

**7am to 3pm**

**A Benefit Event for the : Klickitat & Lyle Community Centers  
Building Strong Communities!!**

**Event will be held at Klickitat J. Lynch Community Center  
92 Main Street, Klickitat, WA 98628**

**For Online Registration & Detailed Race information:**

**<https://ultrasignup.com/register.aspx?did=64004>**

**Race Day registration available**

## Community Thanksgiving Dinner

**You are invited to a Thanksgiving Dinner at:**

**Place:** Father's House Fellowship 207 S. Klickitat Street

**Date:** Thursday, November 28th,

**Time:** 12 Noon

Call for **FREE** Transportation Ogden's Mopar Limo Service,  
773-4114 or 250-6147. Potluck is welcome, but not  
necessary. We will also do take out and delivery. Dr Ogden says:  
"Turkey will be sooo good you will want to "gobble it up"!"



# *Gratitude*

Gratitude is such a powerful emotion, one that can make your life better in so many ways. It's quite difficult to feel depressed or sorry for yourself when you are feeling gratitude.

In a study carried out by Emmons & McCullough in 2003, there were a multitude of benefits from keeping a gratitude journal. A simple notebook where you write down daily what you are grateful for. The study showed that the people who kept a journal exercised more regularly, reported fewer physical symptoms, felt better about their lives as a whole, and were more optimistic. It also showed that people who kept the journal were more likely to make progress towards their goals.

Overall, there was a greater sense of feeling connected to others, a more optimistic view towards life and better sleep quality, relative to a control group.

If you would like to experience some of these great benefits, why not try some of these simple ways to make gratitude a part of everyday.

Here are 25 simple ways to make gratitude a part of everyday.

1. Tell someone you love them and how much you appreciate them.
  2. Notice the beauty in nature each day.
  3. Nurture the friendships you have, good friends don't come along every day.
  4. Smile more often.
  5. Include an act of kindness in your life each day.
  6. Call your loved ones more often.
  7. Volunteer for organizations that help others.
  8. Don't gossip or speak badly about anyone.
  9. Remember to compliment your friends and family when they look good.
  10. Write a card to someone you haven't seen in a while and tell them something nice.
  11. Keep a gratitude list and add to your gratitude list daily, at least one more thing each day.
  12. When you think a negative thought, try to see the positive side in the situation.
  13. Commit to one day a week when you won't complain about anything.
  14. Try to take note when people do a good job and give recognition when it's due at work.
  15. Reward effort, if someone does something nice for you, do something nice for them.
  16. Thank the people who serve you in the community — the shopkeeper, the bus drivers, etc.
  17. Say thank you for the little things your loved ones do for you, things you normally take for granted.
  18. Embrace challenges and turn them into opportunities to grow.
  19. Be thankful when you learn something new.
  20. See the growth opportunity in your mistakes.
  21. Help your friends see the positive side to life.
  22. When times are bad, focus on your friends who are at your side.
  23. When time is good, notice and help others.
  24. Make gratitude a part of family life, share it with each other during meal time.
  25. Focus on your strengths.
- Share the benefits of gratitude with family and friends.

*gratitude  
changes everything*

Be the change you want to see in the world by making gratitude a part of each day. If we all practice gratitude more regularly, the world will be a better place.

**We have recently received more questions from people about what Medigap policies are.**

### **What Is Medigap?**

A Medigap plan is a private insurance policy that can help you pay for some of the out-of-pocket costs associated with traditional Medicare. You must pay a premium for Medigap insurance in addition to your Medicare Part B premium and Medicare Part D prescription drug premium.

### **Who Is Eligible for a Medigap Policy?**

To qualify for Medigap, you'll need to have Medicare Part A and Medicare Part B. In general, individuals who are 65 and older are eligible for Medicare. If you have a Medicare Advantage plan, which is sometimes referred to as Medicare Part C, Medigap coverage is not available.

### **What Medigap Covers**

Medigap plans are designed to supplement Medicare coverage. There are a variety of different Medigap plans, and each one is identified by a letter. You'll find Medigap plans including A, B, D, G, K, L, M and N. Each plan is set up to provide a different level of supplemental coverage to Medicare. Different plans cover different things. To see the exact benefits for each plan, it can be helpful to look at a plan comparison website, such as the one provided at Medicare.gov.

Medigap plans only cover one person, so if you're married, you and your spouse will need to purchase separate policies. The plans do not cover prescription drugs, hearing aids, vision services, dental care or long-term care.

### **How to Select a Medigap Plan**

Medigap policies are standardized, and each insurance company must offer established benefits for each plan. This means a Medigap plan with a given letter will be the same anywhere you buy it. The only difference is the price.

If you travel abroad frequently, you might opt for a plan that covers emergency services in other countries. Once you know which plan will be best for your needs, you can compare prices among insurance companies and also read company reviews.

### **When to Enroll in Medigap**

You can sign up for a Medigap plan during the six months after you enroll in Medicare Part B. During that time, you can purchase any Medigap policy that is sold in your state. Even if you have health problems, it's guaranteed that you'll be accepted, and insurers won't charge you more based on your medical conditions during this initial enrollment period.

After six months have passed, you will no longer have the guarantee that your application will be accepted. Insurance companies might not grant you a Medigap policy if you have certain health conditions. Even if you are able to buy a Medigap plan, it may cost more.

## Senior Klickitat PUD Discount

If you are **62 or older** and your **household annual income is under \$24,806** you may qualify for the **Senior Klickitat County PUD discount**.

Call Stacy at 773-3757 or Jill at 493-3068 to make an appointment to apply for your PUD discount. The discount is effective from your application date and eligible months for reductions are for billings from December 1st, 2019 through May 31st, 2020.

Please bring your current PUD bill & proof of **TOTAL annual household income**. PUD bill must be in your name.

Discount	Yearly Income
35% Discount	\$12,490 or <u>less</u>
25% Discount	\$12,491 - \$17,173
15% Discount	\$17,174 - \$18,735
5% Discount	\$18,736 - \$24,806



## November 15 is Clean Out Your Refrigerator Day

What's that in the back of the refrigerator!? I don't want to find out. Don't open it..... the odor may overwhelm you!!! Hold your breath, scrunch your nose if you must, and get to the task.

Everything in your refrigerator was once a fresh, healthy food, ready for your consumption. It may have been a tasty leftover, intended for later enjoyment. Unfortunately, over the course of weeks or more, things get pushed to the back of the refrigerator and slowly transform into something impossible to identify.

We've all run across items in the refrigerator that once were tasty food, But, now, they are some dried out, mold covered nasty, that you remove and dispose of at arms length.

Use this day to clean out your refrigerator, top to bottom. When it comes to food safety, we fall back to the old saying " When in doubt, throw it out!"

Klickitat County Senior Services  
115 W. Court St. MS-CH-21  
Goldendale, WA 98620  
509 773-3757

PO BOX 1877  
501 NE Washington Avenue  
White Salmon, WA 98672  
509 493-3068

**Non-Profit Organization**

**U.S. Postage Paid**

**White Salmon, WA 98672**

**Permit #77**

Newsletter Issue # 1119

## **Family Caregivers Matter!**

Family caregivers are the unacknowledged backbone of the nation's long-term care system. They provide daily assistance to manage health care and personal care, while enabling their loved ones to stay in the community longer.

Family caregivers matter in so many important ways:



- **Family caregivers matter to their loved ones**, spending an average of 20 hours per week providing care – and many caring for their loved ones around the clock.
- **Family caregivers matter in making sure that medications are taken and that doctor appointments are kept.** More often than not, family caregivers are the managers of their loved one's medication regimen, seeing to it that medicines are taken on time and that different medicines prescribed by different doctors are properly reconciled.

**Family caregivers matter in reducing health care costs and avoiding hospital readmissions.** Family caregivers provide the lion's share of care and support for those with chronic care needs – approximately \$450 billion of unpaid care each year.

**Family caregivers matter to each other.** Family caregivers so often feel isolated and alone. Just knowing that there are 65 million other family caregivers they can reach out to who are going through many of the same challenges can be a source of great consolation. **That's why National Family Caregivers Month is the ideal time to recognize that family caregivers really do matter!**