



2023

Inside this issue:

A big Thank you to all of those who were able to make it to the Senior Picnic at Daubenspeck Park in Bingen on Friday, August 25th.

There were about 130 people in attendance. It was wonderful to have a nice picnic with great music and great company.

A huge **THANK YOU** to the fabulous musical talents of **Bootleg Barney and The Strays** band members are Barney & Chris Connolly, Ted Matzen, and Geoff Curtis.

Everyone there expressed they really enjoyed getting together for the annual picnic again after having it on hold for the last few years. If you missed it, hopefully you can join in next year.

Savvy Senior How to protect from cybercrimes	2
Savvy Senior Cont.	3
Strong People Class	
Chronic Disease Self Management	4
Senior/Disabled Property Tax ex- emption/deferral	5
White Salmon Events	6
Menu	7
Goldendale Events	8
Support Groups in White Salmon	9
What is Medigap	10
Senior Farmers Market Program	11
Free fresh fruit and veggies	
Area Plan Public Meeting in October	12

Medicare Part D Prescription Drug Plan Annual Enrollment

October 15—December 7, 2023

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.

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.

509-773-3757 Doreen in Goldendale

509-493-3068 Jill in White Salmon

Savvy Senior

How Seniors Can Protect Themselves from Cybercrimes

Dear Savvy Senior,

I spend a lot of time online and love the convenience of paying bills, shopping, and keeping up with my grandkids on Facebook and Instagram. But a few months ago, my computer was infected with malware, and I just found out some cyber crook opened up a credit card using my identity and went on a shopping spree. Do you have some simple tips to help me stay safe while online?

Paranoid Patty

Dear Patty,

Unfortunately, cybercrimes against seniors continue to be a big problem in the U.S. According to the FBI 2022 Elder Fraud Report, cybercrime cost Americans over age 60 more than \$3 billion last year, a whopping 84 percent increase from 2021.

While anyone can be subject to cybercrimes, seniors are frequent targets because they tend to be more trusting and have more money than their younger counterparts. But there are a number of things you can do to protect yourself from online fraud, hacking and scams. Here are a few tips to get you started.

Strengthen your passwords: A strong password should contain at least 12 characters and include numbers and a special character, like an exclamation point or asterisk. Be sure to change up your password across different sites to ensure a hacker would not gain access to all accounts through one password. And keep a written list of all your passwords stored in a safe secure place.

On your smartphone or tablet, be sure to set up a four or six-digit PIN to protect your device.

Opt out of pop-ups: To protect yourself from computer viruses and other forms of malware, make it a habit to avoid any pop-up style message when you're on the web. Sometimes hackers disguise their malware as pop-up advertisements or "special offers" when you're shopping or reading online. Clicking on these pop-ups can lead to viruses or data breaches.

If you encounter a suspicious pop-up message, don't click on anything in the window. Simply leave the site or close out of your web browser.

When in doubt, throw it out: Sometimes online hackers will send you an email or text message and pretend to be someone they're not in order to convince you to share valuable information with them, such as your Social Security Number, address or credit card information. This is called phishing.

Continued

Savvy Senior

How Seniors Can Protect Themselves from Cybercrimes (Continued)

If you receive a message from an unknown sender, do not respond or click on any links or attachments. Instead, either ignore the message or delete it.

Share with care: There is such a thing as oversharing, and it definitely applies to online profiles. On social media platforms like Facebook, Instagram, and Twitter, online hackers can easily gather information about you from what you post – like where you live.

Ensure that your privacy settings are up to date so that only people who follow you or are your Facebook friend can see your posts.

Verify websites: Before you shop or access your bank online, double check the validity of the website you're using. Reputable sites use technologies such as SSL (Secure Socket Layer) that encrypt data during transmission. You will see a little padlock icon in your browser and usually "https" at the front of your address bar to confirm it's a secure connection. If you don't see it in the web address that you're on, you should not trust that website with your passwords, payment or banking information.

Have some back-up: Practicing safe habits will protect you and your information, but you don't have to rely on just yourself to stay safe. Anti-virus software works in the background to protect your computer from a variety of malware and helps to make it easier for you to avoid threats while surfing the web.

For more information on how to safeguard your personal technology devices and information, visit [Consumer.ftc.gov](https://www.consumer.ftc.gov) and search "Protect Your Personal Information and Data." And to report fraud and identity theft go to [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) and [IdentityTheft.gov](https://www.identitytheft.gov).

Strong People Strong Bodies Classes

Additional STRONG PEOPLE classes have been added in the Senior Dining Room at the Pioneer Center in White Salmon. Jane Palmer is the facilitator and classes that will be on Mondays, Wednesdays, and Fridays from 8:30am to 9:30am. You are welcome to stop in and chat with Jane if you are interested in joining.

Jill Parrott facilitates the Tuesday & Thursday afternoon classes. Call her at 509-493-3068 for more information.

StrongPeople Strong Bodies is a community-based strength training program aimed at mid-life and older individuals.

Living with Chronic Disease? You Are Not Alone.

Our Living a Healthy Life with Chronic Disease Program can help you manage symptoms and find the support you need.



Virtual* workshop starting soon!

Wednesdays, Sept. 20 - Oct. 25
1:30 - 4:00 p.m.

To register, contact
509-493-3068 in White Salmon,
509-773-3757 in Goldendale.

Register by Sept. 18th.

*Held on Zoom: Tablets, internet access and technical assistance are available upon request.

Learn New Ways To:

- Manage symptoms
- Solve problems
- Handle frustration, fatigue, pain, and isolation
- Build a support system
- Work with your doctor

Reward Yourself with the Gift of Health

Earn a \$50 gift card for attending the first session (Sept. 20) and an additional \$100 gift card for completing the workshop series.



SWACH



Senior / Disabled Property Tax Exemption or Deferral

The 2023 Legislature passed Substitute House Bill 1355 (SHB 1355), which makes changes to the property tax exemption and deferral programs for senior citizens, persons with disabilities, and disabled veterans.

Beginning Aug. 1, 2023, the maximum income threshold for Klickitat County is \$47,000.00. The deferral income threshold is \$49,422.

Washington has a property tax exemption program that helps senior citizens and disabled citizens reduce their payment of property taxes. To be eligible for an exemption you must be at least 61 years old on December 31 of the application year, or unable to work because of a disability, or a veteran with a 80 percent service connected disability. Example: Your 61st birthday is in November 2022. You may file a 2022 application requesting an exemption on your 2023 taxes. You must own the home for which the exemption is claimed in total, as a life estate or by contract purchase. The property must be your primary residence and you must occupy the home for more than six months each year. Your annual household disposable income may not exceed \$47,000. If you feel that you could qualify for this exemption program, please fill out the exemption application and bring the necessary documentation with you to the Klickitat County Assessor's office so that the Senior/ Disabled Exemption Coordinator can verify to the Department of Revenue that you meet the eligibility requirements of this program.

Property Tax Deferral for Senior Citizens and Disabled Persons: If you are at least 60 years of age by December 31 of the year you apply, unable to work because of a disability or at least 57 years of age and the surviving spouse or domestic partner of a person who was receiving a deferral at the time of his/her death, own your home, it is your primary residence, and your household disposable income is less than \$49,422, the Department of Revenue may be able to help you pay your taxes. This program is not an exemption but a deferral program which does place a lien on your property, but the interest rates are very reasonable and it may help you stay in your home.

To be eligible for this program, you must meet the ownership, residency, income and equity requirements and you must pay the first installment of your taxes. Your annual household income must be \$49,422 or less.

Under this deferral program, the Washington State Department of Revenue pays the second installment of your property taxes due in October.

More information can be obtained on the Klickitat County Assessor's site at www.klickitatcounty.org or by calling the Assessor's office at 800- 764-2235 or 773-3715.

Events take place at the Pioneer Center 501 NE Washington Street, White Salmon unless otherwise indicated

White Salmon Events

September 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<i>Events take place at the Pioneer Center 501 NE Washington Street unless otherwise noted</i>		Recovery Café in White Salmon Thursdays 10am to 2pm at Mt. View Grange downstairs 1084 Estes		1 8:30-9:30 Strong People Class	2
3	4 Office Closed for Labor Day	5 8:30 to 9:30 Hatha Yoga 2pm Strong People	6 8:30-9:30 Strong People Class 12pm Senior Lunch	7 8:30 to 9:30 Hatha Yoga 2pm Strong People	8 8:30-9:30 Strong People Class	9
10	11 8:30-9:30 Strong People Class 12pm Senior Lunch 1:30-Grief Group (WS Room)	12 8:30 to 9:30 Hatha Yoga 2pm Strong People	13 8:30-9:30 Strong People Class 12pm Senior Lunch	14 8:30 to 9:30 Hatha Yoga 2pm Strong People	15 8:30-9:30 Strong People Class	16
17	18 8:30-9:30 Strong People Class 12pm Senior Lunch	19 8:30 to 9:30 Hatha Yoga 2pm Strong People	20 8:30-9:30 Strong People Class 12pm Senior Lunch	21 8:30 to 9:30 Hatha Yoga 2pm Strong People	22 8:30-9:30 Strong People Class	23
24	25 8:30-9:30 Strong People Class 10am Let's Talk (Bingen Room) 12pm Senior Lunch	26 8:30 to 9:30 Hatha Yoga 2pm Strong People	27 8:30-9:30 Strong People Class 12pm Senior Lunch	28 8:30 to 9:30 Hatha Yoga 2pm Strong People	29 8:30-9:30 Strong People Class	30

September 2023 Menu

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Menu Subject to Change					1	2
3	4 WS Closed for Labor Day Holiday	5 GD Orange Chicken	6 WS Cheeseburger	7 GD Cheeseburger	8	9
10	11 WS Monterey Chicken	12 GD Monterey Chicken	13 WS BBQ Beef Sandwich	14 GD BBQ Beef Sandwich	15	16
17	18 WS Chicken Chow Mein	19 GD Chicken Chow Mein	20 WS Meatloaf	21 GD Meatloaf	22	23
24	25 WS Sweet and Sour Meatballs	26 GD Sweet and Sour Meatballs	27 WS Tuna Casserole	28 GD Tuna Casserole	29	30

Klickitat County Senior Services has congregate meal sites at the following locations:

- Pioneer Center Senior Services, 501 NE Washington Street, White Salmon meal is served at 12pm on Mondays and Wednesdays.
- Lyle Lions Community Center, 503 Lewis & Clark Hwy, Lyle meal is served at 12pm on Tuesdays.
- Goldendale Senior Center, 115 E. Main Street, Goldendale meal is served at 12pm on Tuesdays and Thursdays.

Home Delivered Meals will continue to be provided to Seniors (60+) and spouse or caregiver in home with Senior if qualified. Please contact our office for more information on eligibility for home delivered meals.

Call Klickitat County Senior Services to sign up: Goldendale: 509-773-3757
White Salmon: 509-493-3068 Toll Free: 1-800-447-7858

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.

Goldendale Events September 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Recovery Café Pop up Café 10am to 2pm lunch, crafts, support group meets at Goldendale Masonic Lodge			Call MATS to sign up for shopping trips 509-773-3060		1 Senior Shopping trip to Hood River Wal Mart & Dickey's Farm Store	2
3	4	5 10am Foot Care w/ Kit 12pm Senior Lunch	6	7 12pm Senior Lunch	8	9
10	11	12 10am Foot Care w/ Kit 12pm Senior Lunch	13	14 12pm Senior Lunch	15 Senior Shopping trip to The Dalles call MATS to sign up	16
17	18	19 10am Foot Care w/ Kit 12pm Senior Lunch	20	21 12pm Senior Lunch	22	23
24	25	26 10am Foot Care w/ Kit 12pm Senior Lunch	27	28 12pm Senior Lunch	29	30

Be a Community Who Shares

Monthly Grief Group at the Pioneer Center in White Salmon

When? 2nd Monday of the month from 1:30-2:30pm (September 18th)

Where? White Salmon Pioneer Center, 501 NE Washington Street (White Salmon meeting room)

Who? Anyone who is grieving a loss. It doesn't matter how far along you are in your grief.

These grief groups will meet once a month on the second Monday of the month. Anyone mourning the loss of someone (this includes humans and animals) is welcome to join.

Attendees will be given the opportunity to share about their grief. When we gather in community to share about our grief, it can make the loneliness of the grieving experience a little more palatable.

Maggie Converse is volunteering her time and will be facilitating these groups. Maggie is an end-of-life doula, a grief companion, and a death and grief educator. She lives in Hood River with her two beloved dogs and enjoys getting to spend time outside with them.

It would be helpful for us to know how many people may attend. Please call Klickitat County Senior Services 509-493-3068 to get on the attendance list.

If you have questions, please reach out to Maggie directly at maggie@maggieconverse.com or by phone at [503-395-4738](tel:503-395-4738).

LET'S TALK

Hi there! My name is Noelle Savatta and I am hosting a monthly session at the Pioneer Center Senior Center in White Salmon called *Let's Talk*.

It isn't counseling or therapy, but an opportunity to get some support or guidance about the challenges you may be facing in your life; to talk about relationships with family or friends, how you are feeling, or if you are sad, lonely, anxious, or having other struggles.

I will be available at the Pioneer Center Senior Center from 10 to 11am on the 4th Monday of the month. Please call ahead so Noelle knows how many plan to attend. The meeting can be one on one or in small groups. Held in the Bingen Meeting Room at the Pioneer Center, 501 NE Washington Street, White Salmon.

The next meeting date will be Monday, September 25th at 10am.

A little more about me...I live and work in White Salmon and have been in the mental health field for over 20 years. I am currently a Licensed Psychologist with a private practice. When I'm not working I love hiking and biking with my red heeler named Ollie. I look forward to meeting you!

Noelle Savatta, PhD
Licensed Counseling Psychologist

503-893-4669

What is a Medigap?

Dear Marci,

I'm enrolling in Medicare soon and am confused about Medigaps. Can you explain what these are?

-Julia (New York, NY)

Dear Julia,

Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare (not with Medicare Advantage). They are sold by private insurance companies. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps may cover outstanding deductibles, coinsurance, and copayments. Medigaps may also cover health care costs that Medicare does not cover at all, like care received when travelling abroad. Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot buy a Medigap.

Depending on where you live and when you became eligible for Medicare, you have up to 10 different Medigap policies to choose from: A, B, C, D, F, G, K, L, M, and N. Note that policies in Wisconsin, Massachusetts, and Minnesota have different names. Each policy offers a different set of standardized benefits, meaning that policies with the same letter name offer the same benefits. However, premiums can vary from company to company.

Before you buy a Medigap policy, be sure to do your research. Some steps you may wish to take include the following:

- Make sure you are eligible to purchase a Medigap. Remember that you can only have a Medigap if you have Original Medicare. There may be other Medigap eligibility requirements that apply to you, depending on the state in which you live.
- Learn when you have the right to buy a Medigap without restriction. There are federal protections for people over 65 to buy a Medigap in certain situations. Some states have additional protections for individuals under 65 or during other times.
- Compare the different types of policies that exist. As mentioned above, there are 10 different standardized policies in most states, each covering a different range of Medicare cost-sharing.
- Learn how a Medigap covers prior medical conditions to know if any of your medical costs may be excluded from Medigap coverage. Depending on your circumstances, a Medigap can exclude coverage for prior medical conditions for a limited amount of time.
- Find out how Medigap premiums are priced so you can make cost comparisons. It is important to understand the ways that insurers set premiums to find the best deal for you.
- Have a list of questions to ask when shopping for a Medigap to remind you what you should consider. Buying a Medigap can be complicated, but using a set of written questions and asking for help when needed can help you stay organized and simplify the process.

Over the next few weeks, we'll take a deeper dive into when you can purchase a Medigap and how to compare your options. I hope this helps!

-Marci

FRESH FRUITS & VEGETABLES for Washington Seniors

Klickitat County Senior Services will again be distributing Senior Farmers Market Nutrition Program benefits for seniors in Klickitat County that qualify. There are changes to this program from previous years. They will no longer be a check/paper voucher, they will be a card that has the benefits loaded on electronically. They are limited in supply and available on first come – first serve basis for those who qualify.

If you are interested in applying to receive a benefit card you can call:

Goldendale:509-773-3757 White Salmon:509-493-3068

The Senior Farmers Market Nutrition Program (SFMNP) provides fresh fruit and vegetables to lower-income seniors with the goal of improving their health and nutritional status. It also supports local farming by increasing the use of farmers markets and roadside stands.

To be eligible for the SFMNP, you must meet all of the following:

- You must be 60 years old or older (or 55+ if you are Native American/ Alaska Native)
- Your income must be below 185% of Federal Poverty Level. That means:
 - o \$26,973 Annual or \$2248 Monthly Income for 1 person
 - o \$36,482 Annual or \$3040 Monthly Income for 2 people
 - o For larger households, add \$792 for each additional person
- You must be a resident of Washington State

An Affidavit for eligibility must be completed.

Klickitat County vendors that accept these benefits will be available on the list of approved vendors sometime in June.

Typically they are able to be used at the Goldendale and White Salmon Farmer's Markets and the vendor will have a sign that indicates they accept Washington Senior Farmers Market benefits. Benefits must be used by October 31, 2023.



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

Area Agency on Aging & Disabilities Area Plan Public Meeting

The Area Agency on Aging & Disabilities of Southwest Washington (AADSW) and its Advisory Council invite all interested parties to attend the 2023-2027 Area Plan Public Meeting for Aging & Disability Services. **Location:** Pioneer Center, 501 NE Washington Street, White Salmon **Date:** Monday, October 9, 2023 **Time:** 1:30pm to 2:30pm

The 2024-2027 Area Plan guides AADSW's development of community-based supports and programs and determines funding priorities for older adults, adults with disabilities and family caregivers in its 5-county service area. Those counties include Clark, Cowlitz, Cowitz, Klickitat, Skamania, and Wahkiakum. Christina Marneris, Community Service Manager AADSW 360-735-5728