

Senior Signal

August 2013

Our "Royal Baby" Needs A Name

It's not just our friends across the pond who have a new royal baby, the Orcas Senior Center does too. Our new "royal addition" to our fleet of vans has arrived on Orcas and he/she needs a name! The new van carries 10 passengers in seats or 8 passengers in seats and 2 wheelchairs. It joins the other vans: Big Red, White Whale and White Knight.

Please stop by the Senior Center and write your Name Choice down on the white board in the entry way. People can then vote on their favorite name. On August 30, the votes will be added up and the winner will be announced at Senior Lunch that day. Don't forget to put down your name next to your Name Choice, and the winner will win a \$25 gift certificate to Island Market!!!



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August is . .

The month of August brings us some bizarre and unique holidays. August is : Admit you're happy month, family fun month, national catfish month, national eye exam month, national golf month, peach month, romance awareness month, water quality month and national picnic month.

If that isn't enough for you, there are also weekly events in August. Week 1 is national simplify your life week. Week 2 is national smile week. Week 3 is friendship week. Week for is be kind to humankind week.

You can also choose to celebrate special and wacky days. Here are some of our favorites:

- 8/1 national raspberry cream pie day
- 8/4 friendship & international forgiveness day
- 8/5 work like a dog day
- 8/8 sneak some zucchini onto your neighbors
- 8/10 lazy day
- 8/13 left handers day
- 8/17 national thrift shop day
- 8/21 senior citizens day**
- 8/22 national tooth fairy day
- 8/25 kiss and make up day
- 8/26 women's equality day
- 8/28 race your mouse day
- 8/31 national trail mix day

Rest assured that whatever you wish to celebrate, there will be a day to do it this year!

The secret to a full bank account

A 92-year-old, small, well-poised and proud man, who is fully dressed each morning by eight o'clock, with his hair fashionably combed and shaved perfectly, even though he is legally blind, moved to a nursing home today.

His wife of 70 years recently passed away, making the move necessary. After many hours of waiting patiently in the lobby of the nursing home, he smiled sweetly when told his room was ready.

As he maneuvered his walker to the elevator, I provided a visual description of his tiny room, including the eyelet sheets that had been hung on his window. I love it,' he stated with the enthusiasm of an eight-year-old having just been presented with a new puppy.

Mr. Jones, you haven't seen the room; just wait.'

'That doesn't have anything to do with it,' he replied.

Happiness is something you decide on ahead of time.

Whether I like my room or not doesn't depend on how the furniture is arranged ... it's how I arrange my mind. I already decided to love it. 'It's a decision I make every morning when I wake up. I have a choice; I can spend the day in bed recounting the difficulty I have with the parts of my body that no longer work, or get out of bed and be thankful for the ones that do.

Each day is a gift, and as long as my eyes open, I'll focus on the new day and all the happy memories I've stored away. Just for this time in my life.

Old age is like a bank account. You withdraw from what you've put in. So, my advice to you would be to deposit a lot of happiness in the bank account of memories!

Thank you for your part in filling my Memory Bank. I am still depositing.

'Remember the five simple rules to be happy:

1. Free your heart from hatred.
2. Free your mind from worries.
3. Live simply.
4. Give more.
5. Expect less.



Submitted by Beth Jurgensen via email

Did you know . . .
Senior Citizens are the fastest growing demographic on Facebook?

A Message About Safety

At a recent town-hall meeting, questions and answers about home security were answered by island experts. The panel included: Kevin O'Brien, Orcas Fire Chief; Bruce Distler, San Juan Sheriff's Office Undersheriff; and Paul Turner, Fire Marshal. Out of that meeting, island residents are encouraged to be proactive in their home safety. A few tips include . . .

- Know your neighbors. Exchange phone numbers and contact information.
- If you see anything out of the ordinary, contact law enforcement. Have as much information as you can safely get. Try to observe license plate numbers, descriptions of vehicles and persons and behavior that may seem out of the norm.
- Keep your home and vehicles locked . . . both when you are home and when you are away.
- Having a well-lit home may help to deter unwanted guests. Keep exterior lights on when it is dark and think about changing to brighter watt bulbs.
- Clear leaves and debris from gutters, eaves, porches and decks.
- Remove dead vegetation within 10 feet of your home.
- Remove anything stored underneath decks or porches.
- Remove flammable materials (firewood stacks, propane tanks, etc.) within 30 feet of your home's foundation and outbuildings.
- Have trees trimmed so that lowest branches are 6-10 feet from the ground.
- Keep your lawn hydrated and maintained. Dry grass and shrubs are fuel for wildfire.

More information on being "fire wise" is available on the Orcas Island Fire and Rescue Website (www.orcasfire.org).

Trips!

Scenic Trip & Potluck Picnic to Mt. Baker

August 8th

Depart: 7:15am ferry – Return 7:20pm ferry

Cost: A Potluck Dish to Share

Mainland Shopping

August 15th

Depart 8:50am ferry – Return 3:50pm ferry

Cost: \$10

Scenic Trip & Potluck Picnic to Mt. Constitution

August 29th

Depart Senior Center at 10:30am

Cost: A Potluck Dish to Share



OVERNIGHT

Seattle and Chihuly Glass Museum

Depart 8:50am ferry on August 26

Return 3:50pm ferry on August 27

Cost: \$250 single occupancy or

\$150 double occupancy

Cost includes hotel room, ferry fare, gas and admission to the glass museum. Breakfast is provided by the hotel. Attendees will be on their own for other meals and free to visit other city sites as they choose. We will leave the hotel at 10:30am on August 23rd to return to Orcas Island.

Visit the Orcas Island Senior Center booth at the Library Book Fair

The crafts group has been hard at work making wonderful treasures to be sold at our \$5 table! That's right, everything will be sold for only \$5. Come by for some shopping and to say hello.

August 10th

10:00am-3:00pm

On The Library Grounds

New Classes!

Art Journaling

1st Class: August 8th

1:00pm-3:00pm

Cost: FREE

Art journaling is combining art and writing....it is a way to express yourself in art and words through a multitude of art techniques and experiences. I have many ways that I could tailor a class, but the one that I have been most thinking about doing is to create a journal, binding and all and then adding the journaling pages. It will be done over a period of time. The first session would be to create the cover and binding. Then the next sessions would be to create art on each page in the journal, adding some writing and then binding those pages into the handmade journal. It is a lot of fun and stress free. No art experience is necessary. The writing is minimal and enhances the journal page. Sometimes there is no writing and sometimes one writes and then covers it all up with art. After the sessions are done, the participants have a completed journal. The class will be offered the second Thursday of each month.

Power of Storytelling

August 19, 21, 26 and 28

11:00am

Cost: FREE

Professional Storytellers Nancy Wang and Robert Kikuchi-Yngojo of Eth-Noh-Tec will teach the fine art of storytelling. Anyone who wishes to have fun and explore and to enhance their performance to a higher level of effectiveness is welcome. You will experience a more powerful and emanating stage presence centered around the physical narrative of storytelling.

Intensify your power on stage.

Weave music, choreography, gesture with the language of story.

Move your creative writing from "page to stage."

Transform ordinary storytelling into extraordinary performance!

Orcas Story Fest starts July 29th. come see the events and especially the panel discussion and storytelling "Why Stories? Why Sing?" on **Friday August 2nd** at 7:30pm at **the** Senior Center to get a taste of the power of storytelling. Get inspired!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>AUGUST</h1>			July 30: 1:30pm: Orcas Story Fest: "Wisdom, Wit, and Wily Ways" FREE	1 10am: TML	2 9:30am-10:30am Yoga. FREE 12pm: lunch 1pm: crafty afternoon 7:30pm: Orcas Story Fest. FREE	3
4	5 10am: TML	6 10am: Photo Club 12pm: Lunch 1pm: Songbirds Rehearsal	7 10am-11am: Chair yoga FREE 11am: Watercolor painting group	8 10am: TML 1pm-3pm: Art Journaling Class. FREE Mt. Baker trip. Potluck lunch. Depart 7:15am ferry	9 9:30am-10:30am Yoga. FREE 12pm: lunch 1pm: crafty afternoon	10 10am-3pm: Senior Center booth at the Library Book Sale.
11	12 10am: TML	13 10am: Photo Club 12pm: Lunch 1pm: Songbirds Rehearsal	14 10am-11am: Chair yoga. FREE 2pm: Afternoon Tea 4pm: Advisory Committee Meeting	15 10am: TML Mainland shopping. Depart 8:50am ferry. \$10	16 9:30am-10:30am Yoga. FREE 12pm: lunch 1pm: crafty afternoon	17
18	19 10am: TML 11am: Power of Storytelling class. FREE	20 10am: Photo Club 12pm: Lunch 1pm: Songbirds Rehearsal 1pm: Parkinsons Support Group	21 10am-11am: Chair yoga FREE 11am: Power of Storytelling class. FREE	22 10am: TML	23 9:30am-10:30am Yoga. FREE 12pm: lunch 1pm: crafty afternoon 1pm: Music Fest @ Orcas Center FREE (see pg. 5)	24
25	26 10am: TML 11am: Power of Storytelling class. FREE OVERNIGHT trip to Seattle Depart 8:50am ferry. See pg. 3 for details.	27 10am: Photo Club 12pm: Lunch 1pm: Songbirds Rehearsal	28 10am-11am: chair yoga FREE 11am: Power of Storytelling class. FREE 12pm: Potluck	29 10am: TML Mt. Constitution trip. Potluck lunch. Depart 10:30am.	30 9:30am-10:30am Yoga. FREE 12pm: lunch 1pm: crafty afternoon	31

August Menu

MON	TUESDAY	WED	THU	FRIDAY
			1	2 Chef Salad Fresh Fruit Oatmeal Bread
5	6 Florentine Fish Scalloped Potato Brussels Sprouts Garden Salad Cranberry Bars	7	8	9 Italian Sausage Link Macaroni & Cheese Steamed Broccoli Florets Garden Salad Apricot Halves
12	13 Scallop & Shrimp Pasta Italian Blended Veggies Garden Salad Wheat Breadstick Fresh Fruit	14	15	16 Swiss Steak Mashed Potatoes & Gravy Blended Vegetables Broccoli Bacon Salad Fruited Jello
19	20 Salmon Filet Baked Potato Green Beans Garden Salad Tropical Fruit	21	22	23 Shrimp Salad Fresh Melon Apple Cake
	27 Birthday Celebration Pot Roast Mashed Potatoes & Gravy Steamed Baby Carrots Garden Salad Fruit	28	29	30 Herb Baked Pork Chops Garlic Dill Red Potatoes Petite Green Beans Garden Salad Applesauce

**menu subject to change without notice

Mark Your Calendar For Classic Music August 23!

The Orcas Island Chamber Music Festival is delighted to invite all Orcas Seniors to a special program Friday, August 23 at 1:00 pm at Orcas Center. "Open Rehearsal for Seniors" will feature music from the Festival's finale, *Czech Mate*, by the beloved composer Antonin **Dvořák**. Artistic Director and violist Aloysia Friedmann will welcome you and provide entertaining information about the music and the musicians. Performing will be renowned artists, including three Concertmasters: Margaret Batjer, Martin Chalifour and William Preucil, in addition to Aloysia Friedmann, Alexandra Preucil, Eric Kim and Jon Kimura Parker! This Program is being sponsored through the generosity of Susan McBain and Steve Jung, as well as Kathryn Zufall, Zufall Family Foundation, as a tribute gift honoring Martin Friedmann. We value the support of island and visiting seniors who have consistently demonstrated their loyalty to the Festival as audience members and donors. This special and unique behind the scenes performance is a musical way to say thank you!

Admission is free, but courtesy tickets are required. Please reserve your seat through the Orcas Island Senior Center or online at www.oicmf.org. If you have questions, call the OICMF office at 376-6636. The Orcas Island Chamber Music Festival takes place August 9 through 24. Please visit our web site to see the complete concert schedule for this exciting and popular two-week Festival.

Do You Need to Supplement Medicare?

By
Stephen Bentley

If you participate in traditional, fee-for-service Medicare, you may want to purchase a Medicare Supplement insurance policy, also known as Medigap insurance.

Traditional fee-for-service Medicare consists of Part A (which pays a portion of your hospital costs), Part B (which pays a portion of your doctor bills and certain medical equipment costs), and Part D (which provides prescription drug coverage).

Medicare Supplement plans pay for the coverage “gaps” in traditional Medicare Parts A & B. For example, when you are admitted to a hospital, you must pay the first \$1,184 in costs before Medicare begins paying. This “gap” will be paid for by most (but not all) of the Medigap plans available.

An alternative to traditional Medicare is known as Medicare Advantage. If you participate in such a plan, you do not need and may not purchase a Medicare Supplement policy.

Introduction to Medigap Policies

In Washington and most other states, there are ten standardized Medigap plans. Eligible participants are not required to purchase a policy, but many do so to protect themselves from healthcare costs not covered by traditional Medicare alone.

The ten Medigap plans offered are identified by a letter: A, B, C, D, F, G, K, L, M and N. These plans are standardized; that is, similarly labeled plans must offer the same coverage. For example, two companies selling Plan F are offering the exact same product with the exact same benefits.

Insurance companies, however, are not required to charge the same price for the standardized plans nor offer all 10 plans. In fact, there is considerable variance among companies regarding premium costs and plans offered. This is where a knowledgeable advisor can help.

Medigap Eligibility

Three months before, the month of, and three months after the month in which you turn age sixty-five is the seven month Medigap “open enrollment period.” During this time, you may enroll in any Medigap plan regardless of a pre-existing health condition (during this period, the policy is known as “guarantee issue”).

If you are not in your open enrollment period insurance companies may refuse to issue you a policy due to a pre-existing condition. However, underwriting guidelines vary widely among insurance companies and a few will issue policies to all applicants regardless of whether or not the applicant is in an open enrollment or “guarantee issue” period.

It is very important to understand what a Medigap policy covers and what it does not cover. For example, Plan A does not cover any of the costs of a stay in a skilled nursing facility.

Common Mistakes:

Careful planning can help you avoid the three biggest mistakes participants make with regards to their Medigap plan:

1. Failing to buy a policy. Many new participants do not realize that Medicare does not pay for all their health-care costs.
2. Dropping a policy without carefully considering other alternatives. In some cases, a lower-cost, high-deductible policy is better than no coverage at all.
3. Buying a low-cost Medigap plan that does not provide adequate protection. Plan A may seem attractive due to its low monthly premium, but it can be a very costly choice.

It's important to plan carefully before selecting a Medigap plan. Work closely with a knowledgeable advisor.

(continued page 7)

Medicare Supplement – *continued*

Here are seven planning tips that can help assure you have adequate coverage at a competitive price:

1. Comparison shop. Monthly premiums vary widely among insurance companies.
2. Study the types of Medigap plans available very carefully. Not all may be available. Select the one that gives you the right combination of adequate coverage and a competitive price.
3. Don't delay purchasing a Medigap policy beyond your seven-month open enrollment period. At that time, you have the broadest possible choice. Obtain quotes from as many different companies as possible.
4. Don't buy just because you are familiar and comfortable with the insurance company. The best-known company in the area does not necessarily offer the best plan for you or the best price.
5. Be proactive when it comes to keeping your current policy. Once a year, consider whether your current policy still makes sense. Does it provide adequate coverage? Is its price competitive?
6. Consider moving from one plan to another if it makes sense. For example, you may move from Plan F to Plan G—the coverage difference is small. It might make sense if the premium savings are greater than the benefits lost by changing plans. Plan G does not cover the Part B annual deductible (\$147 in 2013), but is similar to Plan F in all other aspects.
7. Plan F is available with a high-deductible option. Is it for you? For some older Medicare beneficiaries, the premium savings exceeds the deductible and the savings can be significant.

Finally, think carefully about your Medicare coverage. Seek advice if necessary. During an acute illness or after an injury is not the time to find out that you are not properly covered by a Medigap plan.

HELP IS JUST A CALL AWAY

Mobility Equipment is available for loan, maintained by the Lions Club, at the Senior Center. Preferred Pick up Wednesday & Friday from 10am-11am.

Special Needs Fund has limited emergency assistance when no other funds are available. Call Marla for information at 376-2677

Weatherization Assistance 1-800-290-3857

SHIBA volunteers are available at the Medical Center Tuesday's and Fridays by appointment. Call 376-2561

P.A.L. offers assistance with electrical costs. Call OPALCO at 376-3552 for eligibility requirements and to apply.

Social Security 1-800-633-4227

Hearts & Hands offers trained volunteers to provide 1-2 hours per week of practical assistance such as respite, errands, housework, meal preparation, shopping and companionships. Call Betsy Louton at 376-7723 for information.

Veterans Administration 1-800-827-1000

SERVICES WE PROVIDE

Lunch is served twice weekly on *Tuesday's and Friday's* at noon. Suggested donation is \$5; however, no senior will be denied a meal due to inability to pay.

Home delivered meals are provided each lunch day from your Senior Center. Please call 376-2677.

Lunch transportation is available. Call the front desk at 376-2677 by 10:00am on lunch days to schedule.

Transportation to mainland medical/legal appointments is available. Please schedule appointments on Wednesdays as follows:

- 1st & 3rd Wednesday to Anacortas, Mt. Vernon & Burlington
- 2nd Wednesday to Seattle and surrounding area
- 4th Wednesday to Bellingham and surrounding area

Call Marla at 376-2677 to schedule.

Foot care nurses are available every Tuesday and some Thursdays/Fridays for routine foot care. Reservations are required by calling 376-2677. Cost is \$25.

Case Management services are available. To discuss needs and schedule an appointment call Marla at 376-2677.



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NEWSLETTER

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Mail submissions to: PO Box 18, Eastsound, WA 98245

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