



Fall Back

Daylight Savings: Set Clocks Back

Sunday, November 3, 2013



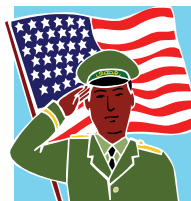
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Honoring Those who Fight to Keep Us Free

Veterans Day is to be observed on November 11, regardless of what day of the week on which it falls. A celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good.

Thank you to our Veterans.



November is National Family Caregiver Awareness Month!

Did you know that 650,000 family members provide care for adults in Washington and 92% of these caregivers receive no pay. The value of this informal care annually is **\$7.9 billion dollars.**

Tips for Family Caregivers

1. Seek support from other caregivers. You are not alone!
2. Take care of your own health so that you can be strong enough to take care of a loved one.
3. Accept offers to help and suggest specific things people can do to help you.
4. Learn how to communicate effectively with doctors.
5. Care giving is hard work so take respite breaks often.
6. Watch out for signs of depression and don't delay in getting professional help when you need it.
7. Give yourself credit for doing the best you can in one of the toughest jobs there is!

Dear Marci,

I want to change my Medicare prescription drug plan during Fall Open Enrollment. Do private insurance companies have to follow any rules when they market their Medicare plans?

- Karole (Tillamook, OR)

Dear Karole,

Yes, insurance companies that sell Medicare Advantage plans (also known as Medicare private health plans) and Medicare prescription drug plans (Part D) must follow certain rules when marketing and promoting their plans. It's especially important to know these rules during Fall Open Enrollment, the period of time that spans from October 15 to December 7 of each year. During Fall Open Enrollment, people who have Medicare can make any changes to their Medicare coverage and sign up for a Medicare prescription drug plan for the first time. The last change that people make during Fall Open Enrollment takes effect January 1 of the next year.

Know that insurance brokers and plan agents cannot violate any of the following rules when trying to market Medicare plans to you:

Insurance brokers and plan agents cannot call you if you did not ask them to do so. They also cannot ask for your financial or personal information if they call you. In addition, they cannot send you emails if you have not asked them to send you information via email. Keep in mind, however, that rules are less strict for insurance companies that have existing relationships with plan members. For example, an insurance company may call an existing plan member about the different Medicare plans it offers as that plan member becomes eligible for Medicare. In addition, people currently enrolled in Medicare plans may be contacted by their plan.

Insurance brokers and plan agents cannot visit you in the home or nursing home without your consent. While you can ask the insurance company to send a representative to your home to speak with you about a Medicare plan, they are not allowed to come to your home uninvited.

Insurance brokers and plan agents cannot sell you life insurance or other non-health related products, unless you specifically request that information.

Insurance brokers and plan agents cannot give you food, gifts or prizes worth more than \$15 in an effort to get you to enroll into a particular Medicare plan. Gifts or prizes that are worth more than \$15 must be made available to the general public and not just for people who have Medicare.

If an insurance company or broker has violated any of the aforementioned rules, you should report them to 800-MEDICARE. If possible, try to include specific names, locations and times. Since Medicare is unable to monitor every single action of insurance companies and brokers, your report to Medicare will help ensure that the rules protecting people with Medicare are followed.

-Marci

Medicare D Open Enrollment



Are you a senior adult on a Medicare Prescription plan you don't care for?
Are you wanting to change your prescription plan but not sure how or who to turn to for help?

This year's open enrollment for Medicare Part D will began on October 15, 2013 and will run thru December 7, 2013. Call Klickitat County Senior Services in Goldendale at 509-773-3757 and in White Salmon at 509-493-3068 to make an appointment with Virginia or Jill and they can assist you with navigating the Medicare system. They can help you make an informed decision about your prescription needs, help get you signed up or help you make changes to your current plan.

You will want to bring with you the following items to your counseling session:

- Medicare Card
- Current insurance card or prescription drug cards
- Any letter from the Social Security Administration about your eligibility for Extra Help or changes in your prescription drug coverage
- An estimate of your monthly or annual income
- An estimate of your resources/assets
- A list of all your current medications including dosage amount and strength of drug (mg).

Bringing this information to your appointment will help insure you get the best options available to you.

It is always best to review your current health plan once a year during open enrollment. We have already demonstrated significant savings that people have been able to make by reviewing and switching plans. In White Salmon Jill has already noted approximately over \$6,000.00 in annual savings and that was with only 6 individuals that she provided assistance to. It could mean a lot of savings for you so make sure that your current health plan is still the best option for you.

Call today and schedule an appointment with Senior Services, West end of Klickitat County call 493-3068 or in East County call 773-3757 or toll free 1-800-447-7858

The VA Aid & Attendance Benefit

Veterans, 65 years and older who served during war time, may be eligible for a tax-free benefit called the Veterans Aid and Attendance benefit awarded by the Department of Veterans Affairs.

Receive up to **\$2,676** monthly with the Aid and Attendance Benefit

The Aid & Attendance Benefit provides benefits for war era veterans and their surviving spouses who require the regular attendance of another person to assist in at least two of the daily activities of living such as eating, bathing, dressing and undressing, transportation, and the needs of nature.

Benefit Table

Status	Monthly Benefit Amount
Surviving Spouse	\$1,113
Single Veteran	\$1,732
Married Veteran	\$2,054
Two Vets Married	\$2,676

Tax Free

What Does The Aid & Attendance Benefit Mean to You?

- With the benefit in hand, you are able to afford the care you need.
- You never have to pay it back and it is completely tax free.
- Like Social Security, this pension is dependable and is paid directly to you by the Department of the Treasury.

This benefit can be used for in-home care, board and care homes, residential care homes, and for assisted living communities.

Please come to an informational meeting presented by Klickitat County Veterans Affairs officers Roger and Debra Proctor to be held at the Pioneer Center— Senior Services

501 NE Washington, White Salmon

Friday, November 15, 2013 at 2:30 pm

For questions or more information call 509-493-3068

Klickitat County Veteran's Service Officer



Veteran's Service Officer, Roger Proctor, has office space and office hours to provide assistance to Veteran's and their families in Klickitat County.

Office hours are from 8:30am to 4:30pm

Goldendale on Wednesdays at the Courthouse on the bottom floor Room #10,
205 N. Columbus, Goldendale

509-773-2467

White Salmon on Fridays in the Pioneer Center, 501 NE Washington St., White
Salmon, front entrance reception area.

509-493-6031

Roger's wife Debra Proctor is also a Veteran's Service Officer and will also provide assistance.

VOLUNTEER TAX PREPARATION

SHARE YOUR TALENTS--If you don't seize up at the thought of preparing income taxes, and kind of enjoy unique situations, fiddling with numbers, decoding things like tax rules...this might be for you! For over 35 years in the Gorge, the AARP Tax-Aide program has been operating with volunteers to prepare taxes for senior citizens and low to moderate income persons, free of charge. We are in need of volunteers to join our program. There are 6 days of training in Jan. over a 2-week period, usually in The Dalles. After that, passing a test is required for certification. Self-study or online training is also available. We work in Hood River, White Salmon, and The Dalles and Tygh Valley with a minimum 4 hour per week commitment requested. There's lots of support and collaboration; no one is expected to know it all. We prepare returns using Tax-wise on IRS loaned laptops. If you're interested in more information, call Ronell Currie, 541-478-3461.

Join Us for Live Music & Dancing

Thursday, November 7th

6pm to 8pm

Senior Center at the Pioneer Center

501 NE Washington Street, White Salmon





washington
healthplanfinder
click. compare. covered.

Get Enrolled in Health Care Insurance

Washington Health Benefit Exchange Information & Enrollment Sessions @ Your Library

Sessions: In-Person Assisters certified by the Health Benefit Exchange* will be available to help people use the Washington HealthPlanFinder to enroll in health care coverage offered in accordance with the Affordable Care Act. Clark County Public Health staff will provide information on how to enroll yourself and/or your family and be there to answer questions and help those that need more assistance. This event is open to Washington residents of all incomes.

** In-Person Assisters certified by the Health Benefit Exchange will never charge to assist you with enrollment.*

Klickitat County Dates & Times

Saturday, November 2 , 10 am - 1 pm

White Salmon Valley Community Library
77 NE Wauna Ave, White Salmon

Thursday, November 7, 3-6 pm

Goldendale Community Library
131 W Burgen St, Goldendale

Saturday, January 18, 3-6 pm

White Salmon Valley Community Library
77 NE Wauna Ave, White Salmon

Saturday, January 25 10 am - 1 pm

Goldendale Community Library
131 W Burgen St, Goldendale

To enroll:

Please know your birth date, social security number and income.

Legal immigrants need to bring passport, alien or other immigration numbers.

**If you have Medicare or
are eligible for
Medicare this does not
apply to you.**



Goldendale AARP Driver Safety Class Veterans FREE November Class

DATE: November 18th from 1pm to 5pm & November 19th from 8:30am to 12pm

Place: Goldendale Library, 131 West Burgen, Goldendale, WA

Jim Bull is the instructor for the Goldendale Driver Safety Class

To register for the AARP Driver Safety Class in call Virginia Duhnam,
Klickitat County Senior Services, at 773-3757.

Food Banks of Klickitat County

Food assistance 1-800-505-4686

Goldendale Food Bank

509-773-5220 , 104 Simcoe Drive,

basement of Lutheran Church

Open Monday, Tuesday, and Thursday

10am to 1pm

Senior Boxes 2nd Monday of the month



Bingen/White Salmon Food Bank

509 493-3954, 800-755-1192

Open Tuesday and Thursday

8:30am to 12:00pm / 1pm to 3pm

1250 E Stuben Street, Bingen, WA

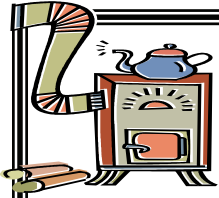
Klickitat Community Food Bank

Wednesdays

9:30am to Noon

1pm to 2:30pm





HELP With Winter Heating

Washington Gorge Action Program (WGAP) will be at the following meal sites to process Energy Assistance Applications.

Pioneer Center in White Salmon (501 NE Washington Street)

November 4& 6th from 11am to 1pm

Lyle Lions Community Center: November 5th 11am to 1pm

Goldendale Senior Center (115 E. Main Street) November 7th & 12th

10:30am to 1pm

MUST BRING:

- Proof of income for months of August, September & October
- Proof of physical address
- Copy of utility bill (that you are applying for help)
- SS cards for ALL household member
- ID for all adults

Klickitat PUD Electricity

Senior Discount



Senior Services is accepting applications for the Senior Electric Discount provided by the Klickitat PUD.

Requirements are:

1. The applicant's name must be on the Klickitat PUD Account.
2. The applicant **MUST** be inhabiting the residence during the period discount is received.
3. The applicant must be 62 or older.
4. Annual household income is at or below \$21, 600.

Call Virginia in Goldendale at 773-3757 or Jill in White Salmon 493-3068 for assistance.



White Salmon Events 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	MUSIC 11/4 Strawberry Mountain Band	11/6 Barbara & Marlow 11/13 The Cindy & Rhonda Grp.	11/18 Greg Rogholt 11/20 Barbara & Marlow	11/25 Truman Bohler 11/27 Strawberry Mountain Band	1 9:30 Exercise	2
3	4 9:30 Exercise 10am BINGO	5 8:15-9:45 Yoga 2pm Strong Women	6 9:30 Exercise  1:30 to 4pm Chronic Disease Self Management Class in Trout Lake	7 Noon Pinochle 2pm Strong Women 6pm to 8pm Live Music & Dancing featuring Buck Smith & Friends.	8 9:30 Exercise 	9
10	11 OFFICE CLOSED Veterans Day	12 8:15 – 9:45Yoga 9-1 AARP Driver Safety 2pm Strong Women	13 Hood River Shopping Trip 9-1 AARP Driver Safety 9:30 Exercise 1:30 to 4pm CDSM Class in Trout Lake	14 Noon Pinochle 2pm Strong Women	15 9:30 Exercise 	16
17	18 9:30 Exercise 10am BINGO	19 8:15 – 9:45Yoga 2pm Strong Women	20 9:30 Exercise	21 Noon Pinochle 2pm Strong Women	22 9:30 Exercise 	23
24	25 9:30 Exercise	26 8:15 – 9:45Yoga 2pm Strong Women	27 9:30 Exercise	28 Thanksgiving OFFICE CLOSED 	29 OFFICE CLOSED	30

Goldendale Events

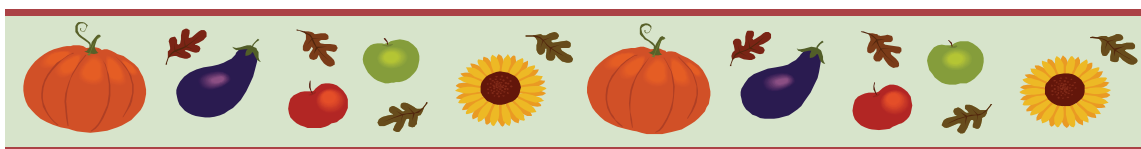
November 2013




Sun	Mon	Tue	Wed	Thu	Fri	Sat
MUSIC 11/12 The Simcoe Boys 11/19 The Simcoe Boys 11/21 Jackie	11/26 The Simcoe Boys 				1	2
3 	4	5 11am Toenail Care 1pm Exercise 2pm Tai Chi	6	7 1pm Exercise 2pm Bingo 	8 The Dalles Shopping trip Noon Pinochle	9
10	11 Veteran's Day OFFICE CLOSED	12 1pm Exercise 2pm Tai Chi 	13 10:30am Care-giver Support Group 1pm Computer Class	14 1pm Exercise 2pm Bingo 1:30 Zumba	15 Noon Pinochle	16 SENIOR Breakfast \$3pp
17 	18 AARP Driver Safety Class 1pm to 5pm at Goldendale Library	19 8:30-12 AARP Driver Safety GD library 10:30 Stroke Support Grp 1pm Exercise 2pm Tai Chi	20 	21 1pm Exercise 2pm Bingo	22 The Dalles Shopping Trip	23
24	25	26 1pm Exercise 2pm Tai Chi	27	28 OFFICE CLOSED	29 OFFICE CLOSED	30

Thanksgiving

November 2013 Menu



Sun	Mon	Tue	Wed	Thu	Fri	Sat
Menu Subject to Change	WS=White Salmon	GD=Goldendale			1	2 Lyle Breakfast \$5per
3	4 WS Chicken A La King	5 GD & Lyle Chicken A La King	6 WS Cook's Choice	7 GD Cook's Choice	8	9
17	11 Office Closed Veterans Day	12GD & Lyle Beef Stroganoff	13 WS Swedish Meatballs	14 GD Swedish Meatballs Trout Lake Cook's Choice	15	16 GD senior Breakfast \$3pp
17	18 WS BBQ Beef	19 GD & Lyle BBQ Beef	20 WS Chicken 	21 GD Chicken	22	23
24	25 WS Turkey Dinner	26 Gd Lyle Turkey Dinner	27WS Country Steak	28 OFFICE CLOSED Thanksgiving	29 OFFICE CLOSED	30

SENIOR MEAL SITE LOCATIONS

GOLDENDALE: Every Tuesday & Thursday at 12-noon at the Goldendale Senior Center, 115 Main Street.

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 and 4th Tuesday at 11:30am at the Bickleton Grange (Menu posted @ the Market Street Café).

TROUT LAKE: The 2nd Thursday of the month at 5:00pm at the Trout Lake School.

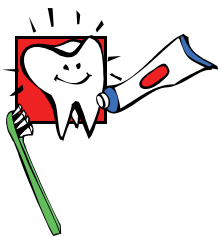
\$3.50 requested donation for those 60 and older. Spouses of those 60 and older can dine with their spouse at the senior rate. Non-seniors \$6.50 fee.

With the varied needs of seniors, flexibility is the key. Persons 60 years of age or older who are homebound and unable to shop or prepare their own meals may be eligible for home delivered meals.

Hot & Frozen Home Delivered meals are available — call Senior Services for more information.

Goldendale 773-3757

White Salmon 493-3068



Insured by Medicaid

If you are insured by Medicaid starting January 1, 2014 you will have dental coverage!

You will be able to see a dentist to get routine check-ups and cleanings, to address problems, like cavities, and to get dentures. Find a dental office or clinic that accepts Medicaid by visiting 2win211.org or washingtonconnection.org.

Even if you don't think you have a dental problem, it makes sense to get dental care. Why?

Check-ups can find dental problems early when they are easier to treat. Some problems can even be reversed if they are caught early enough. Dental problems don't just affect your mouth; they can harm your health. Gum disease is linked to diabetes, heart disease, stroke, and pneumonia.

If you have certain health condition, it is even more important to get dental care. If you have diabetes, gum disease makes it more difficult to control your blood sugar, which can lead to serious problems, like blindness, amputation, and kidney disease.

If you take medications, many can cause dry mouth, which leads to cavities and gum disease. Don't seek care at an emergency room or wait until you are in pain to see a dentist. Visit a dental office or clinic for a check-up and you will be smiling again ! *Washington Dental Service Foundation*

KLICKITAT

Meals will be served at 1:00pm & there is a charge of \$3 per person Any questions call 369-3985.

Dates: 1st & 3rd Wednesday

Times: 1pm

Place: Grace Lutheran Church Parsonage



This meal is not sponsored by KCSS.

Volunteer Hours

September

Volunteer HOURS

TRANSPORTATION	543.25	Hours
NUTRITION	723	Hours
NEWSLETTER	20	Hours
SR. EXERCISE	25	Hours
MUSICIANS	18	Hours



Klickitat County Senior Advisory Board

Next meeting is Friday, November 1st at 10:30am at the Dallesport Community Center.

The purpose of the Senior Advisory Board is to represent the interests of the senior citizens of Klickitat County, and assure that proper program planning, budgeting, administration, and evaluation are carried out for the best interest of the Klickitat County Senior Citizens.

All are welcome to attend. If you have questions or would like additional information please contact Sharon Carter, Klickitat County Senior Services Director at 509-493-6228.

Outstanding Volunteer Recognition

The Klickitat County Senior Advisory Board would like to take time in our monthly Senior Newsletters to recognized Seniors of Klickitat County who donate their time to our community. A nomination form will be included in the monthly Senior Services newsletter and they will be available in the community for citizens to nominate those 60 and older whom they feel should be recognized as an Outstanding Senior Volunteer.

A volunteer will be selected every other month at the Senior Advisory Board Meeting and then they will be featured in the Monthly Klickitat County Senior Newsletter. The Advisory Board will also use the nomination forms to select an Volunteer of the Year in 2014.

Please use the nomination form that is included or if you would like call Senior Services in White Salmon at 509-493-3068 or in Goldendale at 509-773-3757 and we can send one to you.

Please submit your nomination form by the end of the month in order to be one that may be selected for the following month feature article.

Sponsored by the Klickitat County Senior Advisory Board

KLICKITAT COUNTY
OUTSTANDING SENIOR VOLUNTEER
RECOGNITION AWARD

Please nominate a senior you know who is making Klickitat County a better place through their volunteer contributions either with seniors or other age groups in our community.

The nominee must be at least age 60 and actively engaged in a volunteer activity.

I nominate:

Address: _____

Phone: _____

PLEASE ATTACH A SHEET OR WRITE ON THE BACK OF THIS FORM the answers to the following:

1. Explain how this volunteer enhances the well-being of another individual or group. Give specific examples.
2. What special qualities, skills, talents and/or career experience does this volunteer possess that makes him/her so successful in helping others?
3. How does this volunteer meet challenges and/or make personal sacrifices to help others without regard for personal gain or recognition?

Your name: _____

Address: _____

Phone: _____

Please mail this form or drop off to:

Klickitat County Senior Services, 501 NE Washington , P. O. Box 1877, White Salmon, WA 98672

OR

Klickitat County Senior Services, 115 W. Court Street, MS-CH-21, Goldendale, WA 98620

***Volunteers will be selected by the Senior Advisory Board every other month and featured in the Klickitat County Senior Services Monthly Newsletter.

Free workshop
Senior Citizen Living Tips



November 8th
From 10:30am to 2:30pm
Goldendale Grange #49
228 E Darland Dr
Goldendale, WA



Lunch provided by Goldendale Grange #49

10 am coffee

10:30 am **“Getting the most out of Senior Service programs”**

Sharon Carter and Virginia Dunham of Klickitat County Senior Services will share information on: Medicare, Social Security, Medicaid and other senior programs

Lunch: provided by Goldendale Grange #49

Following lunch to 2:30 pm: **“Tips on Life documents and Estate Planning”**

Teunis Wyers of Wyers Law Firm, will share up to date tips for senior living regarding life documents and estate planning.

More Information: Linda Williams lindaj@wsu.edu

509-773-6067

Sponsored by: Goldendale Grange, Senior Services, Teunis Wyers Law Firm, CEKC, WSU, Klickitat/Skamania Asset Building Coalition.

Klickitat County

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

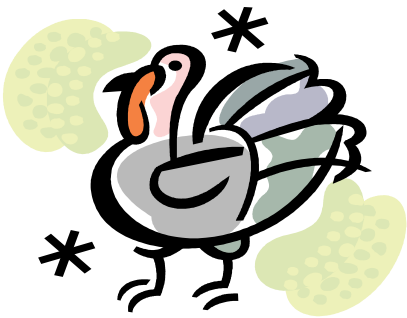
PO BOX 1877
501 NE Washington Avenue
White Salmon, WA 98672
509 493-3068

Non-Profit Organization

U.S. Postage Paid

White Salmon, WA 98672

Permit #77



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 250-3794. Potluck is welcome, but not necessary. We will also do take out and delivery.

