



FOCUS

OCTOBER 2020

NOTICE

The McDowell Senior Center and the A.C. Bud Hogan Community Center are still closed for activities at this time. We continue to monitor cases in our community, following guidance from the North Carolina Department of Health and Human Services and the McDowell Health Department to guide us for reopening our centers in the future.



Insurance Commissioner Reminds Medicare Beneficiaries to Compare Plans During Open Enrollment

RALEIGH — Insurance Commissioner Mike Causey reminds Medicare beneficiaries to compare and evaluate their current plans and make necessary changes during the annual Open Enrollment Period. Medicare plans and prices change. It is important for Medicare beneficiaries to take advantage of the Open Enrollment Period by contacting local Seniors' Health Insurance Information Program (SHIIP) counselors to save money, improve your coverage or both. The Open Enrollment Period begins on Oct. 15, 2020 and runs for eight weeks to give you enough time to review and make changes to your Medicare coverage. Changes must be made by Dec. 7, 2020 to guarantee your

coverage will begin without interruption on Jan. 1, 2021. It's important to contact your local SHIIP counselor before making a decision about coverage because you may be able to receive more affordable and better Medicare health and/or drug plan options in your area. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, there may be another plan in your area that covers your health care and/or drugs at a better price. SHIIP is a division of the North Carolina Department of Insurance and offers free, unbiased information about Medicare, Medicare prescription drug coverage, Medicare Advantage, long-term care insurance and other health insurance issues.

In addition to helping Medicare beneficiaries compare and enroll in plans during the Open Enrollment Period, SHIIP counselors can help people find out if they are eligible for Medicare cost savings programs. Here are some of the ways to review and compare plans available for 2021:

- Get one-on-one help from your local SHIIP office by calling McDowell Senior Center at 828-659-0821.
- Get one-on-one help from SHIIP, the Seniors' Health Insurance Information Program, by calling 1-855-408-1212, Monday through Friday, from 8 a.m. to 5 p.m. You can also request in-person assistance in your home county.
- Visit www.medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll

in a new plan if you decide to make a change.

- Review the Medicare & You handbook. It was mailed to people with Medicare in September.
- Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day, seven days a week, to find out more about your coverage options. TTY users should call 1-877-486-2048. For more information about SHIIP and the Medicare Open Enrollment Period, call 1-855-408-1212 or visit www.ncshiip.com.

The Medicare Open Enrollment Form enclosed in the newsletter (shown below) is to be completed and returned to the Senior Center if you are wanting a one on one counseling session with a SHIIP counselor.

SHIIP INSURANCE
MEDICARE OPEN ENROLLMENT
October 15th to December 7th
Pre-Enrollment Form

Once completed, return this form to: McDowell County SHIIP
 100 Sprouting Rd Marion NC 28752

Name: _____ Date of Birth: _____
 Mailing Address: _____
 Physical Address: _____
 Phone: () _____ County: _____ Year Round Resident? Yes No
 Race: _____ Gender: _____
 Email Address: _____ Primary Language? _____
 How did you hear about us: _____
 I am interested in reviewing my Part D Drug Plan? Yes No Advantage Plan? Yes No
 Do you have a Supplement? Yes No Are you happy with your supplement? Yes No
 Do you currently have other insurance coverage? Yes No If yes, Which? _____
 I am here for: Open Enrollment Initial Enrollment Special Enrollment Other
 Are you using your Medicare Preventive Services? Yes No
 Are you Receiving or Applying for Social Security Disability or Medicare Disability benefits? Yes No

Medicare Card Information I Prefer NOT to share this information
 Name: _____ Username: _____
 Number: _____ Password: _____
 Part A effective Date: _____ Security Question: _____
 Part B effective Date: _____ Answer: _____
 I need a new Medicare Card? Yes No

Income/Subsidy Information I Prefer NOT to share this information
 Does your monthly income fall below \$1,663 for Single or \$2,116 for Married? Yes No
 Do your Resources/Assets fall below \$12,860 for Single or \$25,720 for Married? Yes No
 Are you currently receiving? Extra Help Medicare Medicaid MOE Medicare Savings Plan

Pharmacy Information
 What is your Preferred Pharmacy? _____
 Alternate Pharmacy? _____
 Do you use Mail Order? Yes No
 Please list any medications that are NOT covered by your current plan? _____

“Centers for Life Enrichment”

Drive-Thru Flu Shots for Seniors



Tuesday, October 6th & 13th
@ McDowell Senior Center
 100 Spaulding Road
 Marion, NC 28752
1:00pm – 3:00pm

Thursday, October 8th
@ Bud Hogan Community Center
 909 East Main Street
 Old Fort, NC 28762
9:30am – 11:00am

Flu Shots given by:

McDowell Family Pharmacy

Free to Participants with
 Medicare Part B and Medicare
 Advantage Plans

**Must have your Medicare or
 Advantage Card with you.**

Let's Play BINGO

Bingo cards and rules
 will be passed out to
 all the congregate
 participants at the
 Marion and Old Fort
 site the first week in
October.



Bricks Available

Bricks are available. For a \$100.00 donation you can have a brick engraved with your name, and placed in the front entrance walkway of the Senior Center. A brick would also be a nice gift for someone, or as a memorial to a loved one who has passed away. If you would like to know more, speak with Weyland Prebor, 659-0823.



Registration Information

Please send email to registrar of selected webinar by the deadline indicated. Please include attendee name, webinar topic, webinar date & time, and agency affiliation if applicable.

For more information, please contact Terry Spencer at 828-759-2160 ext. 3332, or at terry.spencer@vayahealth.com.



Geriatric and Adult Mental Health Specialty Team

Date	Time	Topic
October 2, 2020	10:00-11:00am	Safeguarding my Mental Health During a Pandemic (Part 1) Register by September 29th to amy.penlev@vayahealth.com
October 2, 2020	11:15am-12:15pm	Safeguarding my Mental Health During a Pandemic (Part 2) Register by September 29th to amy.penlev@vayahealth.com
October 8, 2020	1:30-2:30pm	Safeguarding my Mental Health During a Pandemic (Part 1) Register by October 5th to vickev.todd@vayahealth.com
October 8, 2020	2:45-3:45pm	Safeguarding my Mental Health During a Pandemic (Part 2) Register by October 5th to vickev.todd@vayahealth.com
October 14, 2020	10:00-11:00am	Safeguarding my Mental Health During a Pandemic (Part 1) Register by October 9th to dence.shipman@vayahealth.com
October 14, 2020	11:15am-12:15pm	Safeguarding my Mental Health During a Pandemic (Part 2) Register by October 9th to dence.shipman@vayahealth.com
October 20, 2020	1:30-2:30pm	Safeguarding my Mental Health During a Pandemic (Part 1) Register by October 15th to mandy.matney@vayahealth.com
October 20, 2020	2:45-3:45pm	Safeguarding my Mental Health During a Pandemic (Part 2) Register by October 15th to mandy.matney@vayahealth.com



McDowell Senior Center will be hosting a Drive-Thru Halloween Party on Friday, **October 30th** with candy and a special treat for all those that come dressed in a Halloween Costume.

11:00am-12:00pm



For Home Delivered Meals Cancellations call 659-0821

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>Menu items are subject to change due to availability</p> <p><u>Nutrition Site Beverages</u></p> <p>Whole Milk </p> <p><small>*DB = Diabetic HDM = Home Delivered Meals S.F. = Sugar Free</small></p>	<p><u>Dining Room Notice</u></p> <p>In order to be sure you will be served lunch, please register by 12:00 pm the day before you want to eat. Thank you.</p>		<p>1</p> <p>Seasoned Turkey Burger w/Cheese & Bun California Blend Vegetables Potato Rounds Juice Pudding</p>	<p>2</p> <p>Chicken Salad Potato Salad Lettuce Crackers Fruit Cup</p>
<p>5</p> <p>Santa Fe Chicken w/Salsa & Monterey Jack Cheese Carrots Baby Bakers Fruit Cup</p>	<p>6</p> <p>Baked Spaghetti Peas Roll Applesauce</p>	<p>7</p> <p>Turkey Dog w/Chili & Bun Baked Beans Potato Chips Pudding</p>	<p>8</p> <p>Teriyaki Pork Chop Glazed Carrots Rice Cookie</p>	<p>9</p> <p>Northern Beans Turnip Greens Cornbread Muffins Jell-o</p>
<p>12</p> <p>Beer Battered Fish Peas & Carrots Mac'n'Cheese Raisins</p>	<p>13</p> <p>Beef Stew w/Baby Carrots and Chunk Potatoes Crackers Applesauce</p>	<p>14</p> <p>Chicken w/Mushroom Gravy California Blend Cornbread Dressing Jello</p>	<p>15</p> <p>Lasagna Green Beans Garlic Bread Cookie</p>	<p>16</p> <p>BBQ Pork Ribs Baked Beans Hushpuppies Pudding</p>
<p>19</p> <p>Chicken Tenders Green Beans Dilled Potatoes Jell-o</p>	<p>20</p> <p>Meatballs w/Gravy Mixed Veggies Egg Noodles Granola Bar</p>	<p>21</p> <p>Macaroni & Cheese Hot Stewed Tomatoes Broccoli Spears Trail Mix</p>	<p>22</p> <p>Chicken Stew w/Vegetables Rice Roll Pudding</p>	<p>23</p> <p>Ham & Cheese Sandwich/2 Slices Bread Cucumber Salad Lettuce & Tomato Oatmeal Pie</p>
<p>26</p> <p>Chili Beans Whole Kernel Corn Crackers Cookie</p>	<p>27</p> <p>Chicken Fillet Sandwich w/Bun Peas Tater Tots Peach Cup</p>	<p>28</p> <p>Pinto Beans w/Onions Turnip Greens Chunked Potatoes Pudding</p>	<p>29</p> <p>Pork Loin Steamed Cabbage Black Eyed Peas Applesauce</p>	<p>30</p> <p>Turkey & Cheese Sandwich Macaroni Salad Lettuce & Tomato Jell-o</p>



United Way of North Carolina and Cybercrime Support Network Launch North Carolina's First Cybercrime Hotline

Cary, N.C., Aug. 26, 2020 (GLOBE NEWSWIRE) -- **United Way of North Carolina** and the **Cybercrime Support Network** (CSN) announce the launch of North Carolina's first cybercrime support and recovery hotline. The new system allows North Carolina residents to dial 2-1-1 to report and find resources to recover from identity theft, financial fraud, cyberstalking, cyberbullying and other cybercrimes.

This initiative was made possible through a Victims of Crime Act (VOCA) Victim Assistance Grant that was awarded by The North Carolina Governor's Crime Commission.

Additional support for the project has been provided by the N.C. Department of Information Technology (NCDIT). In 2019 alone, more than 8,223 complaints from individuals and small businesses in North Carolina were filed with the FBI Internet Crime Complaint Center, with monetary losses totaling \$48,425,764.

The launch of North Carolina's first cybercrime support and recovery initiative allows residents to dial 2-1-1 to report cybercrime and find resources to recover from identity theft, financial fraud, cyberstalking, cyberbullying, and other cybercrimes.

This free, confidential service is available 24/7.

"The mission of NC 211 is to increase access to information and resources for North Carolinians statewide," said the NC 211 State Director, Heather Black. "With our new understanding of the large volume of cybercrimes in our state, we are excited to launch this statewide Cybercrime Support Initiative in partnership with CSN. NC 211 brings to the partnership our robust set of health and human resources that will be critical to helping victims of cybercrime as they

work towards recovery. Our team at NC 211 is trained and ready to help victims of cybercrime in North Carolina access the information and resources they need to report and recover from cybercrime."

Upon calling 2-1-1, victims will be connected with trained call specialists who can assess the situation and place them in touch with organizations that can help. Cybercriminals can strike from any part of the globe, posing a challenge to law enforcement in providing aid after a cyber incident. This program will complement and work in collaboration with law enforcement to improve service together.

"We are excited to announce that North Carolina residents can now dial 2-1-1 for cybercrime assistance," said Kristin Judge, CEO and founder of CSN. "Victims of cybercrime need a service that they can rely on to guide them through the process of reporting and recovering after an incident occurs; we are proud to provide that service alongside our partners at UWNC and NC 211."

The need to address cybercrime is great. In 2019 alone, over 460,000 complaints from individuals and small businesses were filed with the **FBI Internet Crime Complaint Center (IC3)** for monetary losses of over \$3.5 billion in the United States. Experts estimate that these figures represent only a small fraction of the cybercrime that actually occurs.

"North Carolina residents and businesses lose millions of dollars to cybercrime every year, and many cases remain unreported" said State Chief Risk Officer Maria Thompson, who leads the NCDIT's efforts to protect the state's infrastructure and data from cybercrime. "The NC 211/Cybercrime Support Network partnership provides North Carolinians guidance to reduce the potential for attacks and support, should they become a victim. More importantly, it gives them a cyber voice and gets us closer to building a

whole-of-state focus on cyber."

About Cybercrime Support Network

Cybercrime Support Network (CSN) is a public-private, nonprofit collaboration created to be the voice of cybercrime victims. With the strong support of our sponsors, **Craig Newmark Philanthropies - AT&T - Comcast - Google - KnowBe4 - Microsoft - Trend Micro**, CSN can continue to support individuals and small businesses through **FraudSupport.org**, a resource database for those affected by cybercrime and online fraud, and **ScamSpotter.org**, a website to help identify scams and stop fraudsters.

For more information, please visit: **Cybercrimesupport.org**

About United Way of North Carolina

United Way of North Carolina is a statewide organization, supporting 51 local United Way organizations and administering the NC 211 system. For more information about NC 211 visit nc211.org or visit nc.211counts.org for a dashboard of caller needs by county or zip code.

Condolences

We send our heartfelt condolences to all the family and friends of :

- Joe Sneed 8-9-2020
- Ned Hollifield 9-3-2020
- Donald Jackson 9-4-2020
- Robert Garretson 9-11-2020
- John Tilson 9-16-2020



Quote:

This much I know is true,
the sky is still blue, even when it
seems grey and you are still whole,
even when you feel broken.

V. Victoria



BBB Tips:

10 Steps to Avoid Scams

There are thousands of new scams every year, and sometimes, it's challenging to keep up with all of them (we know, we try!).

However, if you can just remember these **TEN TIPS**, more than likely, you will be able to avoid most scams while protecting yourself, your family, friends, and those that you work with daily.

1. Never send money via gift card or wire transfer to someone you have never met face-to-face. Seriously, just don't ever do it. If they ask you to use wire transfer, a prepaid debit card, or a gift card, those cannot be traced and are as good as cash. Chances are, you won't see your money again. See the [FTC video on how scammers try to convince you to pay](#). If someone is trying to convince you to pay this way, stop, get off the phone or the computer, and [file a complaint with the Federal Trade Commission \(FTC\)](#). Report the activity to [BBB Scam Tracker](#).

2. Avoid clicking on links or opening attachments in unsolicited emails. Links, if clicked, will download malware onto your computer, smart phone, tablet or whatever electronic device you're using at the time allowing cyberthieves to steal your identity. Be cautious even with email that looks familiar; it could be fake. Instead, delete it if looks unfamiliar and block the sender.

3. Don't believe everything you see. Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean that it is. Caller ID is commonly faked.

4. Double check your online purchase is secure before checking out. Look for the "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Better yet, before shopping on the website, make certain you are on the site you intended to visit. Check out the company first at [BBB.org](#). Read reviews about the quality of the merchandise, and make sure you are not buying cheap and/or counterfeit goods. Look for a brick and mortar address listing on the website itself and a working phone number. Take an extra step and call the number if it is a business you are not familiar with.

5. Use extreme caution when dealing with anyone you've met online. Scammers use dating websites, Craigslist, social media, and many other sites to reach potential targets. They can quickly feel like a friend or even a romantic partner, but that is part of the con for you to trust them.

6. Never share personally identifiable information with someone who has contacted you unsolicited, whether it's over the phone, by email, on social media, even at your front door. This includes banking and credit card information, your birthdate, and Social Security/Social Insurance numbers.

7. Resist the pressure to act immediately. Shady actors typically try to make you think something is scarce or a limited time offer. They want to push victims to make a decision right now before even thinking through, asking family members, friends or financial advisors. Sometimes, they'll advise to avoid contacting anyone and to just trust them. While high-pressure sales tactics are also used by some legitimate businesses, it typically isn't a good idea to make an important decision quickly.

8. Use secure and traceable transactions. Do not pay by wire transfer, prepaid money card, gift card, or other non-traditional payment methods (see number one above). Say no to cash-only deals, high pressure sales tactics, high upfront payments, overpayments, and handshake deals without a contract. Read all of the small print on the contract and make sure to understand what the terms are.

9. Whenever possible, work with local

businesses. Ask that they have proper identification, licensing, and insurance, especially contractors who will be coming into your home or anyone dealing with your money or sensitive information. Review Business Profiles at [BBB.org](#) to see what other people have experienced.

10. Be cautious about what you share on social media. Consider only connecting with people you already know. Check the privacy settings on all social media and online accounts. Imposters often get information about their targets from their online interactions and can make themselves sound like a friend or family member because they know so much about you.

Then, update and change passwords to passphrases on a regular basis on all online accounts.

Report any suspicious activities to [BBB Scam Tracker](#) and learn more about the different types of common scams on [BBB.org/scamtips](#).

BLUEBERRY CONGEALED SALAD



2 pkg. Raspberry
Jell-O (can use
blackberry Jell-O)
2 c. hot water

2 cans crushed pineapple, drain, save juice

1 can whole Blueberries in juice,
drain, save juice

Drain juices from fruit and add to water to make 2 cups. Bring to a boil and add gelatin. Add fruit to a 18" x 8" x 2" pan

Pour over fruit and put in refrigerator and let congeal overnight.

8 oz. Sour Cream

8 oz. Cream Cheese (at room temperature)

1 tsp. Vanilla

Sugar to taste

Mix ingredients and then allow to get cold. Spread over gelatin and add chopped nuts to top.

NCDHHS Launches SlowCOVIDNC Exposure Notification App

The North Carolina Department of Health and Human Services has launched a COVID-19 Exposure Notification app called 'SlowCOVIDNC' today, Sept. 22. The app will help North Carolinians slow the spread of the virus by alerting them when they may have been exposed to someone who has tested positive for COVID-19. It is completely anonymous and does not collect, store or share personal information or location data.

SlowCOVIDNC, which leverages Google and Apple's Exposure Notification System (ENS), alerts users who have the app if they have been in close contact with an individual who later tests positive for COVID-19. It is voluntary to download and use and designed to enhance the state's existing contact tracing efforts. The app completed Beta testing earlier this month and can now be downloaded for free through the Apple App Store and the Google Play Store.

"With SlowCOVIDNC App, North Carolinians have another powerful tool to help slow the spread of COVID-19 right in their pockets. Downloading SlowCOVIDNC is a practical step each of us can take to protect ourselves, our loved ones and our state," said NCDHHS Secretary Mandy K. Cohen, M.D.

Here's how SlowCOVIDNC will work:

1. Download the free SlowCOVIDNC Exposure Notification app from the Apple App Store or Google Play Store and enable Bluetooth and Exposure Notifications. Bluetooth must be on for the app to work.
2. After opting-in to receive notifications, the app will generate an anonymous token for the device. A token is a string of random letters which changes every 10-20 minutes and is never linked to identity or location. This protects app user privacy and security.
3. Through Bluetooth, phones with

the SlowCOVIDNC app work in the background (minimizing battery) to exchange these anonymous tokens every few minutes. Phones record how long they are near each other and the Bluetooth signal strength of their exchanges in order to estimate distance. If an app user tests positive for COVID-19, the individual may obtain a unique PIN to submit in the app. This voluntary and anonymous reporting notifies others who have downloaded the app that they may have been in close contact with someone in the last 14 days who has tested positive.

1. PINs will be provided to app users who receive a positive COVID-19 test result through a web-based PIN Portal, by contacting the Community Care of North Carolina call center, or by contacting their Local Health Department. SlowCOVIDNC periodically downloads tokens from the server from the devices of users who have anonymously reported a positive test. Phones then use records of the signal strength and duration of exposures with those tokens to calculate risk and determine if an app user has met a threshold to receive an exposure notification.

NCDHHS is partnering with institutions of higher education, local businesses and influential North Carolinians to promote SlowCOVIDNC and educate the public about how widespread use of the app can slow the spread of COVID-19. To learn more about SlowCOVIDNC and to download the app, visit <https://www.covid19.ncdhhs.gov/slowcovidnc>

**OLD FORT SITE
BRICKS AVAILABLE**

If you are thinking of a gift in memory of someone dear, or a memorial to a loved one who has passed away, or you can have your own name put on a brick which will be placed at the front of the **Old Fort** center for everyone to see for a \$100.00 donation . See Cheryl Woody or call 668-4867 for more information.



For a tax deductible contribution of \$100.00, a granite brick will be permanently engraved with the rank and name of the veteran, the branch of service and the conflict served or the time served. Stop by the McDowell Senior Center to pick up an application.

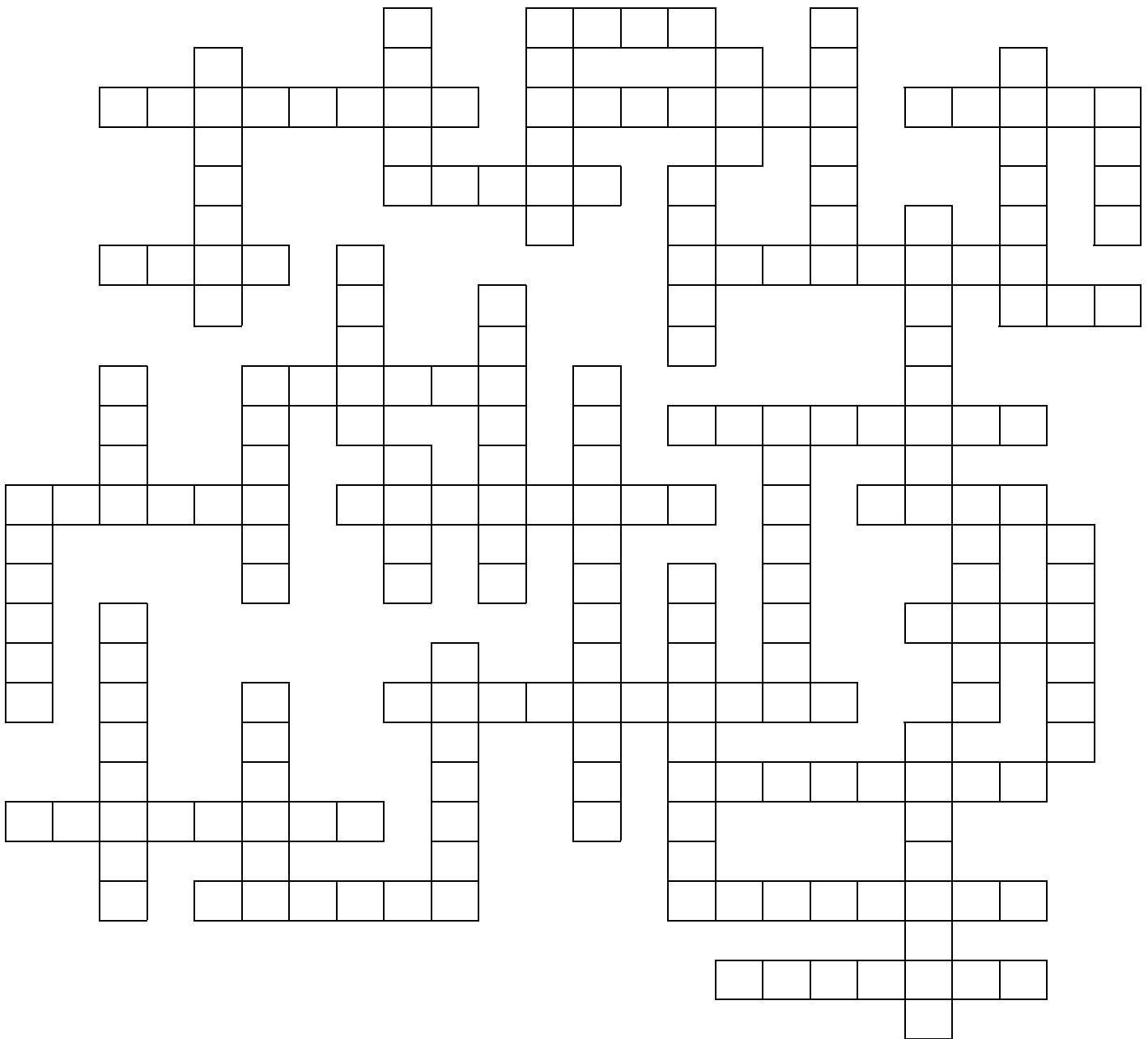
SP5 ALAN R MAINER
US ARMY
VIETNAM ERA

Riddles:

1. Mr. and Mrs. Mustard have six daughters and each daughter has one brother. How many people are in the Mustard family?
2. Can you write down eight eights so that they add up to one thousand?
3. Three playing cards in a row. Can you name them with these clues?
There is a two to the right of a king.
A diamond will be found to the left of a spade. An ace is to the left of a heart. A heart is to the left of a spade.
Now, identify all three cards.
4. George, Helen, and Steve are drinking coffee. Bert, Karen, and Dave are drinking soda. Using logic, is Elizabeth drinking coffee or soda?
5. If there are four sheep, two dogs and one herds-men, how many feet are there?
6. What is at the end of a rainbow?
7. What are three things that have eyes, yet can't see?
8. On which side of a church is the graveyard always situated?

Answers on the back page.

FILL IN PUZZLE



3 Letter Words

hot
sun

4 Letter Words

heat
July
June
lake
path
pool
warm

5 Letter Words

beach
cabin
humid
kayak
trail

6 Letter Words

August
bikini
hiking
picnic
season
shorts
summer
suntan
voyage

7 Letter Words

boating
camping
cookout
cottage
puzzles
sandals

8 Letter Words

barbecue
baseball
campfire
campsite
canoeing
holidays
mosquito
outdoors
popsicle
swimming
tropical
vacation

9 Letter Words

fireworks

10 Letter Words

watermelon

12 Letter Words

strawberries

Solution on the back page.

OCTOBER BIRTHDAYS



MARION

Ann Owens 12
Joyce Richey 2
Gladys Hall 3
Peggy Lewis 3
Cynthia Cotter 4
Barbara Head 6
Betty Prebor 7
Faye Greene 9
Gary Kesecker 9
Joe Morris 9

Doug Gouge 15

Paul Mason 16

Luther Hurley 18

Rita Allison 20

Geraldine Owenby 21

Charles Foreman 22

Edith Goforth 23

Robert Hawkins 25

Bob Washburn 28

Jessie McKinney 29

Peggy Fender 31

OLD FORT

David Setzer 7

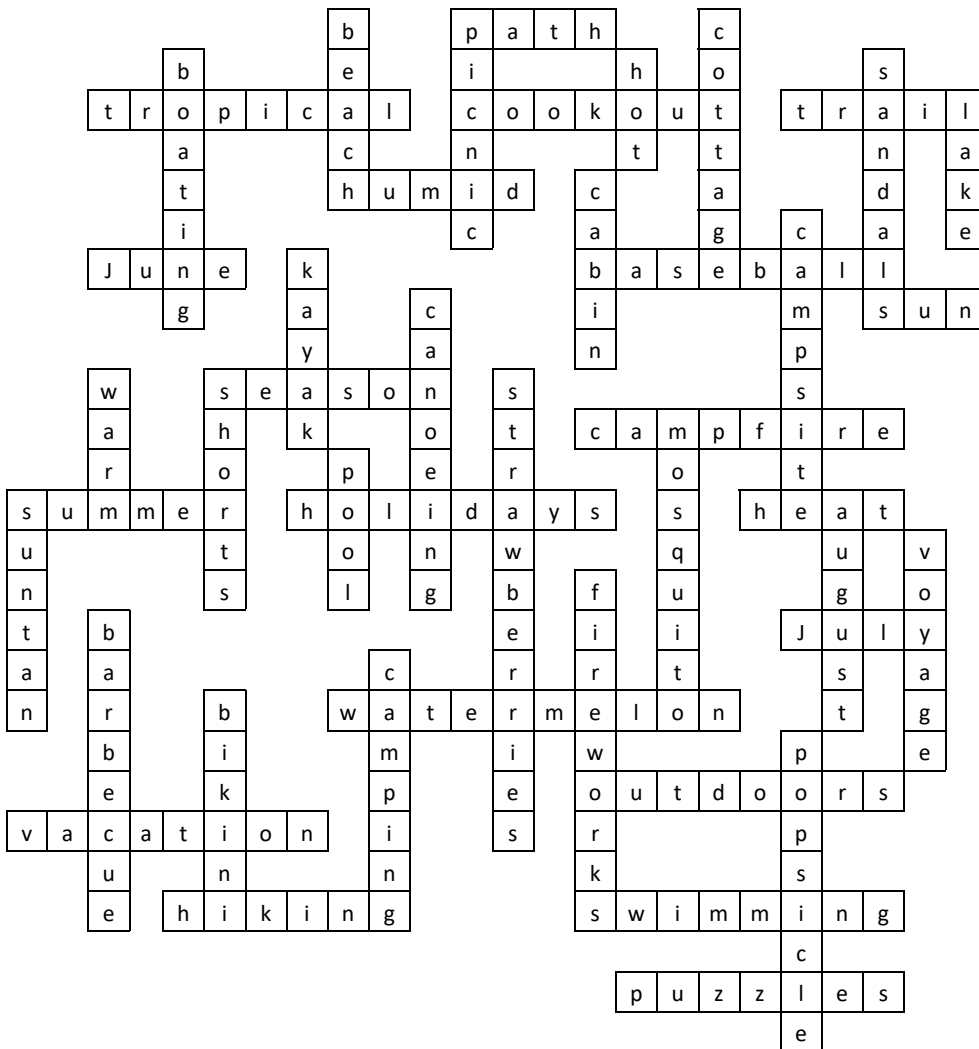
Charlene Gouge 14

Jesse Dupree 18

Mary Walker 18

Elizabeth Plemmons 25

Solution to Fill In Puzzle



**MCDOWELL COUNTY
SENIOR CENTER**

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- Riddle Answers:**
1. There are nine Mustards in the family. Since each daughter shares the same brother, there are six girls, one boy and Mr. and Mrs. Mustard.
 2. $888 + 88 + 88 + 8 + 8 = 1000$.
 3. Ace of Diamonds, King of Hearts, Two of Spades.
 4. Elizabeth is drinking coffee. The letter E appears twice in her name, as it does in the names of the others that are drinking coffee.
 5. Two sheep have hooves; dogs have paws; only people have feet.
 6. w
 7. Needle, storm and potato.
 8. On the outside, of course.

Quote:

When thinking about life,
remember this:
no amount of guilt
can change the past
And no amount of anxiety
can change the future.

- Unknown