



FOCUS

APRIL 2026



McDowell Senior Games SilverArts

This Year's Showcase will be displayed at (MACA) McDowell Art Council

Located at 50 South Main Street Marion, NC, across from the Court House on Main Street.

All artwork will need to be dropped off at MACA

on April 22nd or 23rd from 9am-2pm

Showcase will be on display starting April 28th through May 28th

Monday - CLOSED

Tuesday - Friday - 12:00pm -5:00pm

Saturday - 11:00pm - 4:00pm

You must pick up all artwork on May 29th or May 30th



The program is sanctioned by North Carolina Senior Games, Inc. NCSG, Inc. is sponsored statewide by: North Carolina Division of Aging and Adult Services."



Foothills Regional Commission

Helene-Impacted Weatherization Readiness Program

What is the Weatherization Readiness Program?

This program provides essential home repairs and energy-efficiency upgrades to help households create safer, healthier, and more weather-ready living conditions. Focused on repairing homes, the program prioritizes work that enables weatherization and improves long-term energy performance.

Who can apply?

Homeowners may be eligible for up to \$25,000 in repair assistance if their owner-occupied home needs essential fixes to support weatherization. Applicants must show that the work is not already covered by insurance or other disaster-recovery programs.

Eligible Applicants:

Homeowners that received direct damage from Hurricane Helene will be prioritized to the fullest extent feasible. Priority is given to households earning below 80% Area Median Income (AMI), with eligibility available up to 120% AMI in designated counties.

Eligible Repairs: Roofing, Plumbing, Electrical, HVAC, Moisture Control and Energy-Efficiency Upgrades

Questions? Contact Lori Simpson: lsimpson@frcnc.gov 828.351.2326



Music Jam

If you play an instrument or just want to come and listen. Everyone is welcome.



Second and fourth Mondays of every month starting April 13th 1:00-3:00pm

“Centers for Life Enrichment”



How to recognize phony debt collection calls, texts, and mail

Debt collection scams can be one of the most frightening and persistent scam types. Victims often report that scammers harass them or their family members for weeks even months, both at home and at work, trying to get them to pay a debt they don't even owe. BBB receives numerous reports of con artists changing tactics just to get the information necessary to collect information or cash.

How the scam works:

The scammer calls or texts and says that they work for a loan company, law firm or government agency, and claims to be collecting an overdue payment for you or a family member. After replying that you or your family member don't owe money, the "debt collector" starts threatening to file a lawsuit, have wages garnished, request an arrest warrant, or arrange for a court appearance thousands of miles from home. All of these claims are nerve-wracking, leaving the person answering the phone not even sure they owe money in the first place.

If you receive a phone call like this, the first thing to do is to stay calm. Despite these threats, these "debt collectors" don't have any legal power. In most cases, the alleged overdue loan doesn't even exist. Don't give in and pay the money you don't owe, otherwise, they'll call back for more.

In a recent example, several people reported receiving a letter from a law firm with a New Jersey address. The letter alleges you defaulted on a payday loan and threatens legal action such as a lawsuit, wage garnishment, and/or a lien against personal property. The letter may include the last four digits of your social security number, as well as the names of relatives to be "subpoenaed."

One person shared this to [BBB Scam Tracker](#), "I received a letter in my mail claiming it was the second attempt. The

letter stated that I defaulted on a payday loan I never took out. The letter stated that I received a loan from. EZMONEY a subsidiary of EZCORP. I never used this loan company. Not only does the letter state that I am be facing a lawsuit but they will also do a hard inquiry in my credit. I was not served in person and the letter itself is off and strange looking."

The "good cop" version:

An unsolicited call comes through from a debt collection agency. The caller claims there is an unpaid debt from long ago that is about to go to court. The person speaking is polite at first and appears to have your best interests at heart. They seem like they sincerely want to help avoid the court date. To fix the situation, all you need to do is make a reasonable payment, perhaps even divided up into several installments.

No matter how kind the caller seems, don't fall for it. If you make the payment, the person you spoke to on the phone will take the money and disappear. Any future efforts to contact them will be in vain.

Tips to spot this scam:

- **Ask the debt collector to provide an official "validation notice" of the debt.** In the U.S. and most of Canada, debt collectors are required by law to provide this information in writing. The notice must include the amount of the debt, the name of the creditor, and a statement of your rights. If the self-proclaimed collector won't provide the information, hang up.
- **Ask for proof of the debt and of the agency calling.** If you do owe money and aren't sure if the caller is real, ask for their name, company, street address, and telephone number. Do not provide any bank account, credit card, or other personally identifiable information over the phone. If the collector is legitimate,

they should have details on the accounts in question.

- **Stay calm.** Debt collectors are not allowed to harass people even if they do owe money.

Protect yourself:

- **Just hang up.** If you don't have any outstanding loans, hang up. Don't press any numbers or speak to an "agent."
- **Never provide payment to someone you don't know.** If you're being urgently asked to provide payment over the phone to someone you don't know, hang up. Scammers often ask for payment through wire transfer, [prepaid gift cards](#), or [digital wallet apps](#). Take these as red flags for a scam.
- **Reach out to your loan providers to verify the information.** If you currently have loans taken out and aren't sure if the caller is real, call the banks or loan companies on your own and verify if what the caller states is true. Be sure to look up their customer service phone numbers on your own, and never use a phone number that a potential scammer is using or provides you with.
- **Check your credit report.** In the US, check with one of the three national credit reporting companies ([Equifax](#), [TransUnion](#), [Experian](#)).
- **Place a fraud alert on your credit report.** If the scammer has personal information, place a fraud alert with the three national credit reporting companies.
- **Watch for red flags:** Be wary of messages with vague details, generic names, or urgent demands for action. Scammers often use scripted messages to target as many people as possible.
- **Check for scam reports:** Look up the phone number or details of the message. Many victims post about similar scams to warn others.
- **Report suspicious activity:** If you believe you've been contacted by a scammer, report the incident to BBB Scam Tracker at [BBB.org/ScamTracker](#).

We invite you to join the McDowell Senior Center on a fabulous Eastern Caribbean cruise aboard the Carnival Vista!!

October 24 – 31, 2026

The Carnival Vista is one of the newest and most modern ships sailing today. Built in 2016 and completely refurbished in 2024 the Vista is over 1000 feet long, has a gross tonnage of 133,500. Features a crew of over 1450, has 15 decks and can carry over 3,900 passengers! You're certain to be pampered as you sail in luxury with numerous dining choices and lots of onboard activities to enjoy. Sailing from Port Canaveral, Florida, the Vista will take you to some of the most beautiful and exotic ports of call in the Caribbean.



***Amber Cove in the Dominican Republic....You can stroll the beautiful beaches, swim with dolphins or visit historic Fort Philippe!**

***Half Moon Cay....Voted the best private beach 20 years in a row! You can go snorkeling in the beautiful Turquoise Waters.**

***Celebration Key....An exclusive destination for Carnival Cruise Lines featuring Paradise Plaza with live music and Lokono Cove... with great shopping of goods from local artisans. Add to this two fun days at sea with onboard activities on the ship that includes a live version of "Family Feud" plus shows and music galore.**



We are offering this cruise at a very special price for the McDowell Senior Center!!

\$1439 Balcony Stateroom / \$1189 OceanView Stateroom

\$1039 Interior Stateroom (these prices are per person based on double occupancy and include all port taxes and fees)

Included is roundtrip motorcoach transportation to Port Canaveral Florida and one night overnite hotel accommodations. Tour requires a \$300.00 deposit – due by April 15th with the balance due by July 5th (Cancellation penalties begin at that time)

**For more information or reservations contact
Brenda Monosso at 828-659-0832**



THE BUZZZ OF MARION

The Hillbilly Jammers from here at the Senior Center enjoyed performing their variety show for a great audience at the Blue Ridge Terrace apartments last month. They hope to be able to get back again soon and appreciate their hospitality.

The Just for Fun Players performed at Rose Hill Assisted Living. They were more than happy to entertain, were received with a warm welcome and the audience made them feel at home. They hope to visit again very soon and appreciate the opportunity to be there.

Jim Tanner is thankful for good news in January after having a CT scan with results of no cancer!

We would like to let you know of a group on Facebook called McDowell Library Seed Savers for gardeners, seed savers, and plant lovers in our community! This group is a place to get updates about the seed library, share gardening tips and advice, show off your plants and harvests, and ask questions and learn about seed saving.

The McDowell Library Seed Library is here to help you grow, literally! You can "borrow" seeds, grow your own plants, and return seeds to share with others.

By Teresa Gentry & Cathy Laws

Guess the Definition

flaxen

1. A flowering plant
2. pale yellow
3. bleached

Answer is on the back page.

 ALZHEIMER'S
ASSOCIATION

The McDowell Senior Center Dementia Support Group at the McDowell Senior Center will meet on Thursday, April 23 from 1:00-2:30 in the front conference room at the McDowell Senior Center. Future meetings will be held at the same time on the third Thursday of each month.

These meetings are for the caregivers, families, and friends of individuals with dementia.

The Dementia Support Group provides a safe, empathetic space for individuals affected by dementia to find guidance, comfort, and connection. If you would like to attend, you can just show up at the meeting or you can RSVP by calling Weyland Prebor at 828-659-0823.



Riddles:

1. Why did the barn collapse?
2. What vegetable thrives indoors?
3. What did one eye say to the other?
4. What makes this number 8,549,176,320 unique ?
5. What has hands but can not clap?
6. Paul's height is six feet, he's an assistant at a butcher's shop, and wears size 9 shoes. What does he weigh?

Answers are on the back page.

THE BUZZZ OF OLD FORT

We are looking forward to warmer weather this month and seeing more people attend the Center, we miss you when you are not able to be with us.

April is volunteer appreciation month and we want to send out a special thanks to all of our volunteers at the Old Fort site. It is because of all of you that we can do the things we do.

We have had a few people in the hospital or having procedures. Please keep these folks in your thoughts and prayers: Jo Shuman, Carolyn Smith, Vicki Powers, Joel Byrd, Lorine Parker, and Pam Lankton.

Also, remember the Buchanan's daughter and the Bingham's daughter in your thoughts and prayers.

Our condolences go out to Jean Carol, her daughter passed away last month.

By Cheryl Woody & Carey Woody

McDowell Parkinson's Support Group (MPSG)

On Monday April 13, 2026 from 1:00pm –3:00pm our topic will be:

Appropriate footwear for older adults, specifically Parkinson's Disease Clients: A Review of the Most Recent Research

Please join us at the McDowell Senior Center to help maintain your quality of life. All adults with Parkinson's or Parkinsonism and their caregivers are welcome. Refreshments will be provided.

These meetings are social gatherings of conversations with the presenters and persons that have Parkinson's Disease and their caregivers.

Care  Givers

APRIL 2026
MCDOWELL COUNTY SENIOR CENTER

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1	2	3	4	5
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	31



6

9:30-10:30
Line Dance
10:30-11:30
Chair Exercise
12:30-3:45 Card
Playing
1:00 Drum Circle

7

9:30-10:30 J.A.M. Exercise
10:30-11:30 Bible Study
10:30-11:30 Chair Exercise
1:00-3:00 Art Class
Evening Classes
5:30-7:45 Chess Club
6:00-7:00 Beginner Line
Dance

8

9:00 Yoga
9:00-12:00 Quilting
10:30-11:30
Chair Exercise
12:30-3:45 Card
Playing
1:00-3:00 Anything
Goes Gathering
1:30-2:30 Vaya
Health Training

9

10:15 BINGO
10:30-11:30
Chair Exercise

10

10:30-11:30
Chair Exercise

13

9:30-10:30
Line Dance
10:30-11:30
Chair Exercise
12:30-3:45 Card
Playing
1:00-3:00 Music Jam
1:00-3:00 Parkinson's
Support Group

14

9:30-10:30 J.A.M. Exercise
10:30-11:30 Bible Study
10:30-11:30 Chair Exercise
1:00-3:00 Art Class
Evening Classes
5:15-7:00
TAPS Care Group
5:30-7:45 Chess Club
6:00-7:00 Beginner Line
Dance

15

9:00 Yoga
9:00-12:00 Quilting
10:30-11:30 Chair
Exercise
12:30-3:45 Card
Playing
1:00-3:00 Anything
Goes Gathering

16

10:30-11:30
Chair Exercise

17

9:30-11:30
Craft Class
9:30-11:30
Chair Exercise

20

9:30-10:30
Line Dance
10:30-11:30
Chair Exercise
12:30-3:45 Card
Playing
1:00 Drum Circle

21

9:30-10:30 J.A.M.
Exercise
10:30-11:30 Bible Study
10:30-11:30 Chair
Exercise
1:00-3:00 Art Class
Evening Classes
5:30-7:45 Chess Club
6:00-7:00 Beginner Line
Dance

22

9:00 Yoga
9:00-12:00
Quilting
10:30-11:30 Chair
Exercise
12:30-3:45 Card
Playing
1:00-3:00 Anything
Goes Gathering

23

10:30-11:30
Chair Exercise
1:00-2:30 Dementia
Support Group

24

10:30-11:30
Chair Exercise
10:00-11:30
Variety Hour

27

9:30-10:30
Line Dance
10:30-11:30
Chair Exercise
12:30-3:45 Card
Playing
1:00-3:00 Music
Jam

28

9:30-10:30 J.A.M.
Exercise
10:30-11:30 Bible Study
10:30-11:30 Chair Exercise
1:00-3:00 Art Class
Evening Classes
5:30-7:45 Chess Club
6:00-7:00 Beginner Line
Dance

29

9:00 Yoga
9:00-12:00 Quilting
10:30-11:30 Chair
Exercise
12:30-3:45 Card
Playing
1:00-3:00 Anything
Goes Gathering

30

10:15 BINGO
10:30-11:30
Chair Exercise





Webinar Schedule 2026 Eastern Region

To Register:

Go to Vayahealth.com/Calendar
Click on desired class to register.

For More Information:

Email: jeffrey.dula-brown@vayahealth.com
Or call: 828-225-2785 ext. 3346

Date	Time	Topic
April 10, 2026	10:00am-11:00am	Not as Prescribed: Effects of Medication Misuse
April 10, 2026	11:15am-12:15pm	Opportunities to Help During Crisis
April 21, 2026	1:30pm-2:30pm	Not as Prescribed: Effects of Medication Misuse
April 21, 2026	2:45pm-3:45pm	Opportunities to Help During Crisis
May 8, 2026	10:00am-11:00am	Ageism in Focus
May 8, 2026	11:15am-12:15pm	PTSD: Healing the Emotional Wound
May 19, 2026	1:30pm-2:30pm	Ageism in Focus
May 19, 2026	2:45pm-3:45pm	PTSD: Healing the Emotional Wound

Vaya Health Trainings 2026 Eastern Region

Open to the Public



Location:

McDowell Senior Center
100 Spaulding Road, Marion, NC 28752
Held the 2nd Wednesday of each month

To Register:

Go to Vayahealth.com/Calendar or
call the McDowell Senior Center at **828-659-0821**

Vaya Health's HEART serves: Alexander, Alleghany, Ashe, Avery, Buncombe, Caldwell, Cherokee, Clay, Graham, Harnett, Haywood, Henderson, Jackson, Johnston, Macon, Madison, McDowell, Mecklenburg, Mitchell, Polk, Rowan, Swain, Transylvania, Wake, Watauga, Wilkes, and Yancey counties.

Date	Time	Date	Time
April 8	(1:30pm-2:30pm)	May 13	(1:30pm-2:30pm)
<p>Feeding the Mind: Nutrition in Dementia</p> <p>This training highlights the role of nutrition in supporting individuals with dementia. Participants will learn how diet affects cognitive function and discover practical strategies for meal planning, feeding techniques, and addressing common challenges in dementia care.</p>		<p>Ageism in Focus</p> <p>This course offers an examination of ageism and its effects on older adults in various aspects of life, including health care, social interactions, and community engagement. Participants will gain a deeper understanding of how age-based discrimination impacts well-being and learn practical strategies to challenge and reduce ageism, fostering a more inclusive and respectful environment for all ages.</p>	

Hosted by the McDowell Senior Center in partnership with the Vaya Health Education and Aging Resource Team. All HEART trainings are free and accredited through the NC Division of Health Service Regulation which awards one contact hour for each hour of training.

Marion Nutrition Site
For Reservations &
Cancellations
Call: 659-0831

MENU
APRIL 2026

Old Fort Nutrition Site
For Reservations &
Cancellations Call: 668-4867

For Home Delivered
Meals Cancellations call 659-0821

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<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.</p> <p>Thank you.</p>	<p><u>Nutrition Site</u> <u>Beverages</u></p> <p>Whole / Skim Milk Tea Coffee</p>   	<p>Kielbasa Sauerkraut Five Way Vegetables Au-Gratin Potatoes Roll Lemon Pudding</p>	<p>Rib-A-Que Pickles & Onions Juice Fries Cinnamon Apples</p>	<p>CLOSED</p> 
<p>Baked Spaghetti w/Meat Sauce Tossed Salad Green Beans Garlic Knot Mixed Fruit</p>	<p>Salisbury Steak w/Gravy Green Beans Creamed Potatoes Biscuit Applesauce</p>	<p>Baked Chicken w/Mushroom Gravy Vegetable Medley Juice Roll Cake</p>	<p>Pork Chop Brussel Sprouts Au-Gratin Potatoes Roll Peaches & Cottage Cheese</p>	<p>Tuna Salad Lettuce & Tomato Mixed Fruit Chips Sliced Bread Cookie</p>
<p>Rosemary Chicken Carrots Juice Rice Biscuit Fig Bar</p>	<p>Hot Dog w/Chili & Bun Cole Slaw French Fries Fruit Cup</p>	<p>Grilled Chicken Green Beans Orange Juice Rice Pilaf Roll Chocolate Chip Cookie</p>	<p>Fish Fillet Cole Slaw Fresh Apple Southwestern Corn Trail Mix</p>	<p>Ham Sandwich Lettuce & Tomato Chips Macaroni Salad Jell-O</p>
<p>Meatloaf Brussell Sprouts Diced Pears Lima Beans Biscuit Moon Pie</p>	<p>BBQ Chicken Fried Yellow Squash Dilled Potatoes Cheese Biscuit Jell-O</p>	<p>Country Style Steak Green Beans Baby Bakers Roll Tropical Fruit</p>	<p>Chicken Enchilada Soup Vegetable Blend Mandarin Oranges Tortilla Chips Fig Bar</p>	<p>Turkey Sandwich Lettuce & Tomato Chips Potato Salad Banana</p>
<p>Baked Macaroni w/Hamburger Meat Cold Country Tomatoes Broccoli Spears Cornbread Fruit Cup</p>	<p>BBQ Pork Cole Slaw Fruit Juice Baked Beans Cookie</p>	<p>Meatballs w/Mushroom Gravy Green Beans Tossed Salad Garlic Knot Cake</p>	<p>Chicken Tenders Tossed Salad Baby Lima Beans Biscuit Cherry Cobbler</p>	<p>Menu items are subject to change due to availability</p> <p>* Cong.- Congregate * HDM - Home Delivered Meals</p>

OLD FORT NUTRITION SITE

LOCATED AT 909 EAST MAIN ST., OLD FORT, NC 28762

Phone: 668-4867 APRIL 2026

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		<p style="text-align: right;">1</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:15 BINGO 12:00 Chair Exercise with Deb 2:00 Line Dance Class	<p style="text-align: right;">2</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 12:00 Chair Exercise with Deb	<p style="text-align: center;">CLOSED 3</p> 
<p style="text-align: right;">6</p> 8:30-3:00 Puzzles 8:30-3:00 Fitness Equipment Exercises 9:30-10:30 Crochet with Jo Shuman 12:15 Bible Study with James O'Neil	<p style="text-align: right;">7</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:30 Crafts 12:15-3:45 Card Fun & Games with Carol	<p style="text-align: right;">8</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:15 BINGO 12:00 Chair Exercise with Deb 2:00 Line Dance Class	<p style="text-align: right;">9</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 12:00 Chair Exercise with Deb	<p style="text-align: right;">10</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises
<p style="text-align: right;">13</p> 8:30-3:00 Puzzles 8:30-3:00 Fitness Equipment Exercises 9:30-10:30 Crochet with Jo Shuman 12:15 Bible Study with James O'Neil	<p style="text-align: right;">14</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:30 Crafts 12:15-3:45 Card Fun & Games with Carol	<p style="text-align: right;">15</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:15 BINGO 12:00 Chair Exercise with Deb 2:00 Line Dance Class	<p style="text-align: right;">16</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 12:00 Chair Exercise with Deb	<p style="text-align: right;">17</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises
<p style="text-align: right;">20</p> 8:30-3:00 Puzzles 8:30-3:00 Fitness Equipment Exercises 9:30-10:30 Crochet with Jo Shuman 12:15 Bible Study with James O'Neil	<p style="text-align: right;">21</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:30 Crafts 12:15-3:45 Card Fun & Games with Carol	<p style="text-align: right;">22</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:15 BINGO 12:00 Chair Exercise with Deb 2:00 Line Dance Class	<p style="text-align: right;">23</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 12:00 Chair Exercise with Deb	<p style="text-align: right;">24</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises
<p style="text-align: right;">27</p> 8:30-3:00 Puzzles 8:30-3:00 Fitness Equipment Exercises 9:30-10:30 Crochet with Jo Shuman 12:15 Bible Study with James O'Neil	<p style="text-align: right;">28</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:30 Crafts 12:15-3:45 Card Fun & Games with Carol	<p style="text-align: right;">29</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 10:15 BINGO 12:00 Chair Exercise with Deb 2:00 Line Dance Class	<p style="text-align: right;">30</p> 8:30—3:00 Puzzles 8:30—3:00 Fitness Equipment Exercises 12:00 Chair Exercise with Deb	



VETERAN NEWS AND NOTES

VA May Contact You By Email and SMS Text About Your Claim - Respond Securely through the new Claim Assist Portal

The Department of Veterans Affairs (VA) began using email and SMS text to let you know if more information is needed for your benefits claim.

These messages will include a link to the Claim Assist Portal—a fast, secure way to respond without mailing, scanning, or searching through VA.gov. On the portal, you will be able to quickly respond to questions and sign forms electronically.

What is the Claim Assist Portal?

The Claim Assist Portal is a secure online tool that makes it faster and easier for you to respond when VA needs more information for your claim. You can securely provide the requested details, complete short forms, or verify information online—no printing, mailing, or scanning needed.

What to know:

- The link is safe and secure
- Messages will clearly show they're from the Department of Veterans Affairs (do-not-reply@notifications.va.gov)
- These are official VA messages—not spam or third-party solicitations

Using the portal is not a requirement; however, responding quickly helps keep your claim moving.

VA benefits claims backlog under 100K for first time since 2020

We recently announced that the backlog of VA disability compensation and pension benefit claims is [consistently below 100,000](#) for the first time since May 2020, during the first Trump Administration.

Hitting this milestone means the department has now cut the backlog of Veterans waiting for VA benefits by 63% since Jan. 20, 2025, after it increased 24% under the previous administration.

VA encourages all Veterans to visit choose.va.gov to learn more and apply for the care and benefits they have earned.

Request a Higher-Level Review for Your Appeal

Disagree with VA's decision on your claim? Veterans can request a [higher-level review \(HLR\)](#). This allows a Veteran or their representative to speak directly with a higher-level reviewer assigned to complete the decision review. Learn how to sign up for an HLR informal conference.



If you are on Medicare, you may be paying more for prescriptions and medical bills than necessary. There are programs available that can help lower your costs if you meet eligibility.

Extra Help

Extra Help is a program through the Social Security Administration (SSA) that can reduce your Medicare Part D prescription drug costs. With Extra Help, you could pay less for:

- Monthly premiums
- Annual deductibles
- Copayments for your medications

You may be eligible for Extra Help if your **gross monthly income (before deductions)** is less than **\$2,015 for a single individual** or **\$2,725 for a married couple**, and your **assets** are under **\$18,090 (single)** or **\$36,100 (married)**. Assets include savings, stocks, IRA accounts, or additional property beyond your primary residence.

Ways to Apply:

- **Online:** ssa.gov/extrahelp (under the Medicare tab)
- **By phone:** Social Security at **1-800-772-1213**
- **Local assistance:** Call the NC SHIIP hotline at **1-855-408-1212** or complete a **Medicare Pre-Enrollment Form** at either McDowell Senior Center or A.C. Bud Hogan Community Center, where a trained McDowell SHIIP volunteer can assist you.

Medicare Savings Programs

In addition to Extra Help, you may qualify for the **Medicare Qualified Beneficiary (MQB)** programs. These programs can help pay your **Medicare Part B premium (\$202.90 per**

month in 2026) and, in some cases, may also cover deductibles and copayments with Medicare.

There are three main programs:

- **Qualified Medicare Beneficiary (QMB):**

Pays Part A & B premiums, deductibles, and coinsurance Income limits: \$1,350 (single) | \$1,824 (married)

- **Specified Low-Income Medicare Beneficiary (SLMB):**

Helps pay Part B premiums
Income limits: \$1,616 (single) | \$2,184 (married)

- **Qualified Individual (QI-1):**

Helps pay Part B premiums (must reapply each year)
Income limits: \$1,816 (single) \$2,455 (married)

Resource (Asset) Limits:

- \$11,450 for an individual
- \$17,910 for a married couple

Assets that are NOT counted include:

- Your primary residence
- One essential vehicle (any value)
- Burial assets

How to Apply:

- Apply online at epass.nc.gov
- Apply at the McDowell Department of Social Services (DSS) located at 145 East Court Street, Marion, NC 28752
- Call McDowell DSS at (828) 652-3355 to request a paper application.

Helpful documents to help with application but not required:

- Proof of income (Social Security award letter, pay stubs, pensions)
- Proof of resources (bank statements, savings, other assets)
- Medicare card

Southern Gospel Riverboat Cruise

with The McDowell Seniors

Thursday, May 14th

We invite you to join us for a delightful two-hour cruise on the famed Tennessee River aboard the "Star of Knoxville" an authentic "Paddle Wheeler" Riverboat - featuring a delicious buffet lunch and the best entertainment ever!

The Inspirations Quartet from Bryson City, NC

The most exciting and most popular Southern Gospel group in the country! They'll be singing all the great songs made famous by this legendary quartet and lots of new songs you'll love. Four young men and a piano on a mission to spread the gospel in Song!



The Chuck Wagon Gang

Probably the most recognized name in gospel music, the "Gang" has been singing and traveling since they originated in Fort Worth, Texas in 1936! They'll be singing "Church in the Wildwood" and other favorites...

Our tour will include roundtrip motorcoach transportation (by late model motorcoach), delightful riverboat cruise, delicious buffet lunch and inspiring gospel music by these two groups. Add to this a stop at the Russell Stover Candy Outlet Store & Buc-ee's in Pigeon Forge. We know you'll love this tour!

Special Price per person

Only \$149.00

For more information or reservation

contact Brenda Monosso at 828-659-0832

Travel arrangement by Toney Tours LLC Bostic, NC 28018



HAPPY



BIRTHDAY

MARION

- Linda Watson 1
- Louis Crisp 2
- Gary Frady 4
- Gary McKinney 7
- Monica Harwood 9
- Joan Taylor 12
- Carol Ritter 13
- Yvonne Phillips 14
- Cindy Davis 15
- Sharon Tangeman 20

- Deborah Whitson 21
- Dillon Robinson 25
- Jayne Bradley 27
- Diane Kadlec 29
- Aloma Laney 30

OLD FORT

- Gary King 1
- James O'Neil 1
- Charles Presnell 4
- Troy Kelly 22
- Glen Anderson 28

MCDOWELL COUNTY SENIOR CENTER

100 Spaulding Road
Marion N.C. 28752

Phone: 828-659-0821

Weyland Prebor, Director

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Old Fort Reporters:
Cheryl Woody
Carey Woody

Editor:

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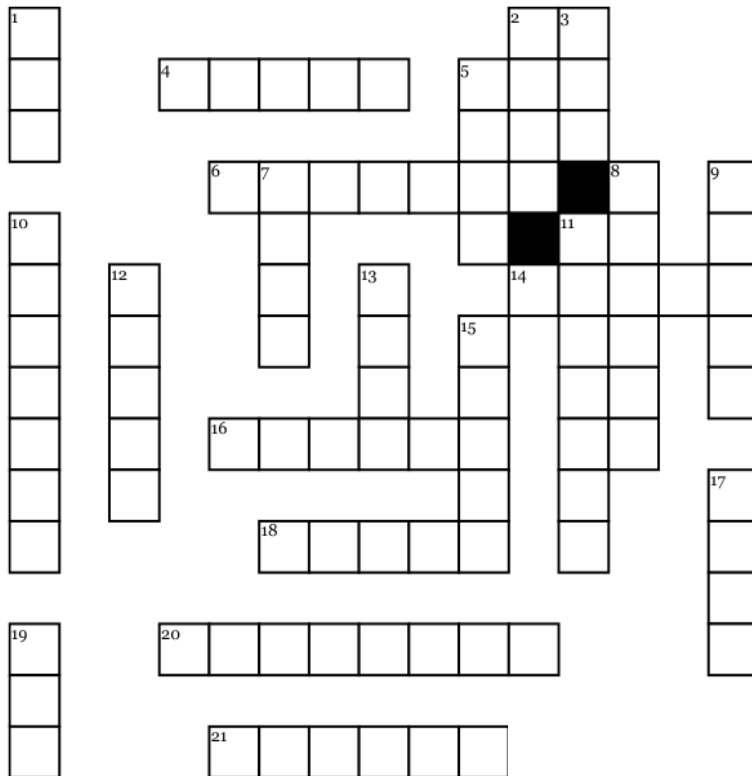
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FAX: 828-652-8723

Idioms crossword



Across

- 4. Two _____ are better than one
- 6. Your as clean as a _____
- 14. It's nothing, its _____ under the bridge
- 16. I'm in trouble, I'm in a _____
- 18. Your so funny, you _____ me up
- 20. It's my _____ heel
- 21. Kick the _____

Down

- 1. All _____ and games
- 2. This is so easy, it's a piece of _____
- 3. I _____ off more than I could chew
- 5. It's a whole different _____ game
- 7. Don't bite the _____ that feeds you
- 8. I'm a couch _____
- 9. Mark my _____

10. Think _____ the box

- 11. Wow, it feels like it's _____ cats and dogs
- 12. You cried up a _____
- 13. Don't judge a _____ by it's cover
- 15. Good luck. _____ a leg
- 17. I _____ up on the wrong side of the bed
- 19. This will cost me an _____ and a leg



Scan this QR code with a scan reader on a phone or tablet to instantly get to the McDowell County Senior Center website.

Let's Get Crafty

with Teresa

No supplies needed

April 17th

9:30am-11:30am



Space is limited to the first 12 people to sign up at the Front Desk.

For more information see Brenda Monosso.

Riddle Answers:

- 1. It was un-stable.
- 2. A couch potato.
- 3. Something smells between us.
- 4. Each number, zero through nine is listed in alphabetical order.
- 5. A clock.
- 6. Meat

Guess the Definition Answer

- 2. pale yellow