

Our mission is to help older people live dignified and reasonably independent lives in their own homes for as long as possible.

## Christmas Scavenger Hunt

Join us in a Christmas scavenger hunt! Find as many of the items as you can. Call 419-586-1644 to tell us how many you found and how long it took you to find them! Everyone who calls in will be entered for a chance to win a grand prize. The winner will be drawn Monday, December 21, 2020.

### Check List

☐ Santa



☐ Stockings

☐ Angel

☐ Candy Cane



☐ Tree in a neighbor's window

☐ Snowman



☐ Christmas Lights

☐ Elf

☐ A Star

☐ Nativity Scene



☐ Candle in the window

☐ The Grinch

☐ Christmas Wreath



☐ Poinsettia

☐ Santa Hat



☐ Red Bow

☐ Bells



☐ Poinsettia

☐ Snow Globe



☐ Blow up yard Decoration

☐ Christmas Tree



*Merry Christmas*

### STAY IN TOUCH!



217 Riley Street  
Celina, Ohio 45822



419-586-1644



mccoa@bright.net



www.mccoa.net



Mon-Fri: 8 am – 4:30 pm  
Sat & Sun: Closed



Like us on Facebook!

## From the Director's Desk:

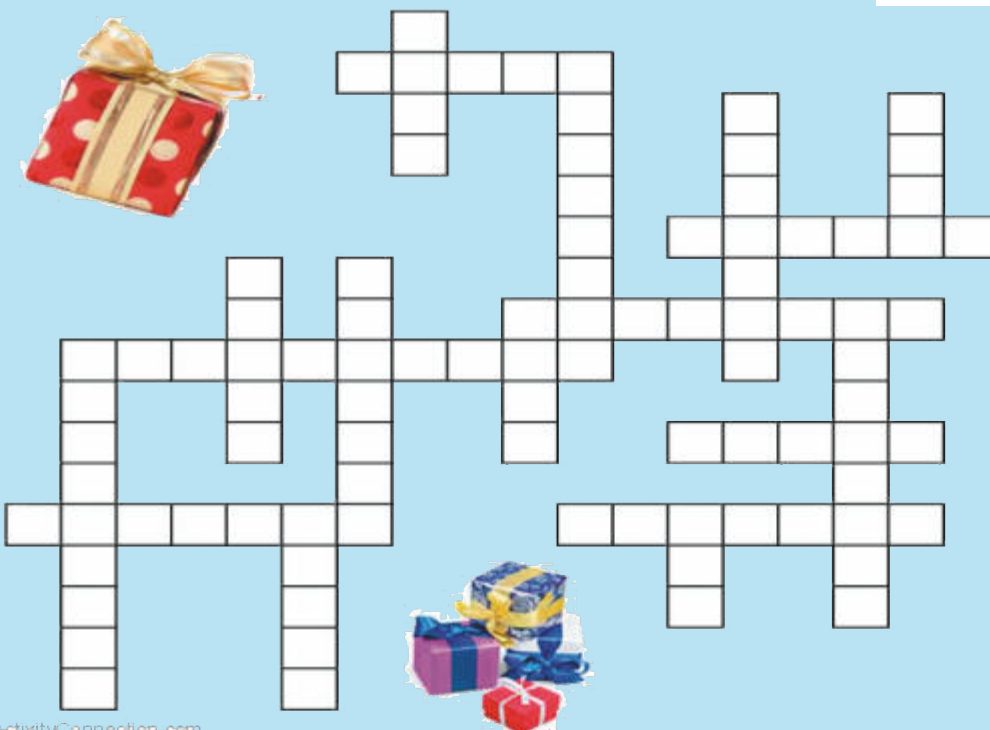
Apparently, the trend this year is to get ready for Christmas waaaaaay before December rolls around. That means while you are reading this, millions of people across the country (you might be one of them) has had a Christmas tree, decorations, and/or lights up for a considerable amount of time. Decorating in the Green household is hit or miss. Mr. Green is a bit of a Scrooge when it comes to spreading Christmas cheer throughout the house. He has never helped decorate the tree, made cookies, or picked out presents for the cats. He would be perfectly fine if the décor in the home remained the same year round. Because COVID-19 has taken so much air out of 2020, it is understandable that people would take whatever route they can to spread some much needed joy. I started designing the cookies I'm decorating for friends and family well before Thanksgiving. I have even started to think about what decorations mean the most and the best places to put those on display. However, I'm not sure I am going to put the tree up this year. Piper loved dragging toys under the tree to play and it was also her favorite spot to nap. I think it just might make me too sad to look at a tree without her under it. Also, I'm just not sure how our new kitty, Harpo, will react to having a seemingly unending supply of "toys" at her disposal. I'm here to say, do what you need to do to bring more joy in the world. If it's blasting Christmas carols and signing along at the top of your lungs, go for it. If it's putting out every single Christmas decoration you have ever owned, go for it. If it's finally making sure that you send a Christmas card to every single person on your list, I say doubly go for it. In the immortal words of Auntie Mame, "For we need a little Christmas, right this very minute . . . For we need a little music, need a little laughter, need a little singing, ringing through the rafter. And we need a little snappy, happy ever after. (We) need a little Christmas now." Take care. Stay healthy. Find joy. Merry Christmas.



### Gift Giving

Fit the list of words into the puzzle.  
Disregard spaces between words.

*Sharon M. Green*



TOY  
BELT  
DOLL  
GAME  
MONEY  
PANTS  
SCARF  
SOCKS  
CANDLE  
COLOGNE  
MITTENS  
PERFUME  
SWEATER  
BRACELET  
EARRINGS  
SLIPPERS  
COFFEE MUG  
CHOCOLATES

ActivityConnection.com





## GARAGE SALE UPDATE

This Garage Sale has some new and exciting changes. We are happy to announce the opportunity for early bird shopping!! For those that do not want to fight that Thursday morning crowd or stand in line, here is your chance! We will be letting 60 people purchase early bird shopping tickets. The cost will only be \$10.00 with the proceeds going to help with the Seniors Angel Tree program. This ticket allows you to shop on

Wednesday evening from 6 pm to 8 pm in buildings 2, 4 & 6. Building 2 will have glassware and electronics, building 4 will have furniture, pictures and frames, toys, games, CD's and DVD's. While building 6 (the new grey building) will have clothing, crafts, jewelry, pots, pans, Christmas decorations and much more! Building 6 will have everything sold by the bag, except jewelry, which will be individually priced. Buildings 2 and 4 will have items individually priced. Saturday remaining items in all buildings will be included in bag day. Buy a bag and get one free. You can fill the bags in all buildings! We have many new items that have been donated! Due to COVID we will limit the number of people in each building and ask that all people social distance. Masks are required, no exceptions.



### Garage Sale

217 Riley Street, Celina, OH

December 10 - 12, 2020

8:30 am to 4:00 pm

## Masks required

No Exceptions



### Early Bird Shopping December 9, 2020 6 to 8 pm

This holiday season, we have decided to provide shoppers with Early Bird Shopping\* complete with Christmas music, door prizes and treats on Wednesday, December 9 from 6:00 to 8:00 p.m. Only shoppers who purchase tickets in advance will be admitted to shop before the sale officially opens to the general public. We will be featuring brand new, never before used items including toys and clothes. Tickets are \$10.00 each and will go on sale Monday, November 16 through Thursday, December 3 or until sold out. Tickets are first come, first served. Call 419-586-1644 to arrange purchase and pick-up of tickets. Tickets must be paid for at the time of pick-up. Due to COVID restrictions, there is a limit of 60 tickets. All ticket proceeds will go towards the senior angel tree project.

**Due to COVID restrictions, the number of shoppers  
will be limited in each building**

#### Pricing - Building 6

	Black Bag	White Bag	Brown Bag	Red Bag (Books & magazines)
Early Bird Shopping*	\$15	\$10	\$5	\$1
Thursday	\$15	\$10	\$5	\$1
Friday	\$10	\$5	\$3	\$1
Saturday	\$5	\$3	\$1	\$1

(Saturday - Buy a bag get one free)

#### Pricing - Buildings 2 & 3

Early Bird Shopping*	Items individually priced
Thursday & Friday	Items individually priced
Saturday	Items included in bags

# HAPPY HOLIDAYS

## The Nutcracker

The words listed below can be found vertically, horizontally, diagonally, forward

BALLET  
BATTLE  
CHRISTMAS  
CLARA  
DANCE  
DOLL  
DREAM  
FLOWERS  
FRITZ  
MOUSE KING  
NUTCRACKER

PARTY  
PRINCE  
SOLDIERS  
SUGAR PLUM FAIRY  
SWORD  
TCHAIKOVSKY  
WALTZ



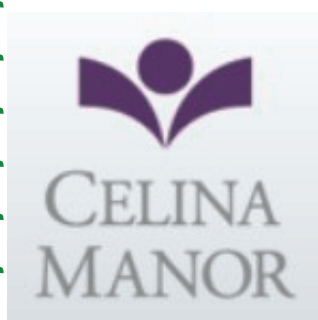
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S	O	L	D	I	E	R	S	D	A	N	C	E	S	G
P	E	J	Y	T	C	D	K	J	D	C	J	U	W	N
R	R	L	T	G	G	S	Z	R	V	L	G	A	Z	I
I	E	C	Y	K	S	V	O	K	I	A	H	C	T	K
N	J	K	L	E	B	W	Z	S	R	R	S	L	L	E
C	A	Z	C	A	S	F	P	P	A	A	T	A	A	S
E	L	V	L	A	X	Y	R	R	M	B	N	P	W	U
S	F	L	J	D	R	U	T	T	I	L	L	L	I	O
J	E	L	R	U	M	C	S	R	T	T	Q	B	X	M
T	S	E	O	F	I	I	T	Q	A	Z	A	E	B	D
D	A	F	A	W	R	T	W	U	T	P	F	N	O	A
M	U	I	V	H	E	X	M	Z	N	T	Q	Y	U	V
I	R	N	C	R	T	R	E	L	T	T	A	B	V	G
Y	U	R	X	V	V	L	S	A	L	L	O	D	S	X
I	I	D	W	Y	D	A	N	H	K	I	Q	H	P	K

## Spotlight on a FREE MEAL!!



Free Meal!!! Wednesday, December 2, Celina Manor will be providing free meals! The meal will include roast beef, mashed potatoes, a vegetable, and a dessert. All you have to do is call MCCoA at 419-586-1644 by Monday, November 30 to reserve your meal. On Wednesday, December 2, come through our covered drive at the Mercer County Council on Aging and we will bring you your meal. No need to even get out of your car! A BIG THANK YOU to Celina Manor for this wonderful lunch!





## Pickleball!!

Join us at the Spiritual Center in Montezuma, 6731 State Route 219 for Pickleball on Tuesday December 15, 22 and 29 from 9:00 to 11:30. Cost is \$2 per person. **You must call and register 419-586-1644.** Masks are required unless you are on the court playing. To make it as safe as possible we will be limiting our registration to 16 players. If we have more than 16 sign up, we will split into two sessions to accommodate all players. The first session will play from 9:00 to 10:15. The second session will play from 10:30 to 11:45. If there is a need to split into sessions, we will contact each player. Please arrive only 10 minutes prior to your start time. Everyone is invited, whether you are a pro or you have just heard about pickleball and would like to see what it is all about, come join us!



## Line Dancing at the Spiritual Center in Montezuma

Line Dancing will be held at the Spiritual Center in Montezuma, 6731 State Route 219, on Tuesday, December 15, 22, and 29. Dancing begins at 1 pm and costs \$2.00 per person. Masks are required unless you are dancing. Please arrive no earlier the 12:50 pm and social distance as you enter the building. **You must call to register space is limited. 419-586-1644.**



## Mercer County Council on Aging Alzheimer's Support Group

Virtual meetings via phone or computer.

To sign up for the next support group, please call  
The Northwest Ohio's Alzheimer's Association  
at **800.272.3900**

or e-mail Amy Buening at [abuening@mccoa.net](mailto:abuening@mccoa.net)  
to sign-up for the Mercer County Group.  
**We look forward to having you there!**



Also, check out <https://www.alz.org/nw ohio>  
for classes and much more!

# Medicare Open Enrollment ends December 7



Medicare Open Enrollment continues through December 7. MCCoA will be taking phone appointments only, due to COVID-19 restrictions. In order to get on the calendar, you must complete a Medicare Part D Worksheet, which was included in the October and November newsletters. They are also available on our website [www.mccoa.net](http://www.mccoa.net). Once we receive your completed worksheet, we will schedule a phone appointment, if we have any openings remaining. We want to remind you, please do not make a decision based upon a television commercial or a phone call. Often times these plans do not work in our area. Get all of the information and know that we would be happy to research the plan to help you make an informed decision. You can do your own Part D comparison online at [www.medicare.gov](http://www.medicare.gov).

## Santa's Workshop

Use the clues to fill in the crossword.



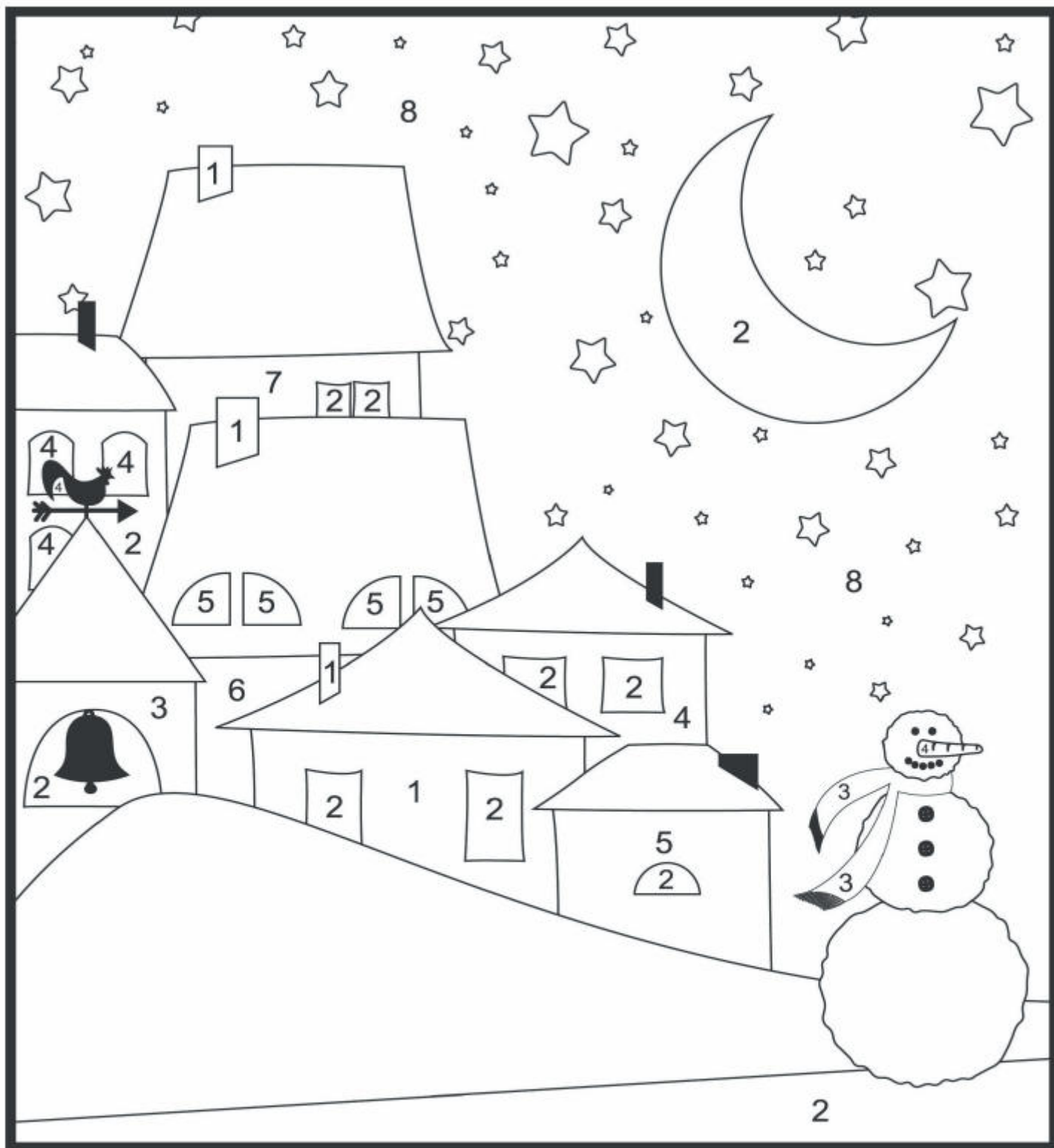
### ACROSS

- 2. Construct
- 5. Well-behaved
- 7. No two are alike
- 12. Place to stuff gifts
- 13. Elf, to Santa
- 15. Gifts for kids
- 16. Young children

### DOWN

- 1. Parcel
- 3. Christmas decorations
- 4. Assembly plant
- 6. Carpentry tool
- 8. Mail for Santa
- 9. Santa's transport
- 10. Badly behaved
- 11. Leading reindeer
- 14. North Pole workers





1 = Gold    2 = Light Yellow    3 = Red    4 = Orange    5 = Brown  
 6 = Green-Blue    7 = Burgundy    8 = Blue



# Organization Partnerships



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*We look forward to partnering with you!*

## Who We Are

Prescription Bliss was founded in 2018 by Andrew and Jennifer Brewer in response to the staggering disparity between the cost of prescription medications and the corresponding insurance coverage. With one in four<sup>1</sup> individuals experiencing difficulty affording their prescription drugs and having loved ones of their own burdened by steep prescription prices, Andrew and Jen understood the real need for their services within a complex industry.

<sup>1</sup>Kaiser Health Tracking Poll



*Patients shouldn't have to choose between filling a prescription and providing for the ones they love - we do our best to ensure they don't have to! Our members pay just \$39 a month/ per brand name medication. Yes, that's right only \$39 a month covers our services and 100% of the medication cost.*

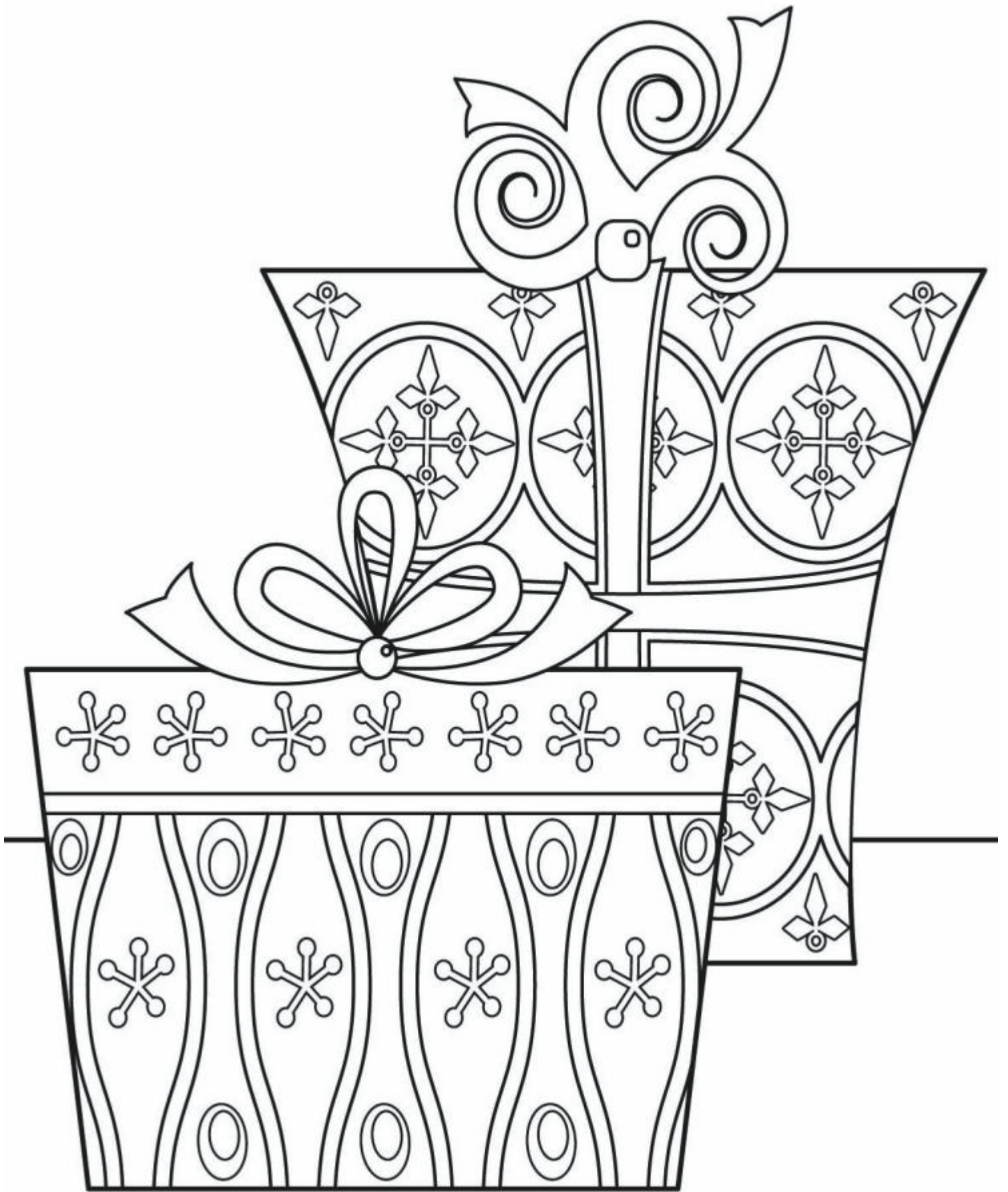
**- Andrew Brewer, Co-Founder & CEO**

Our organization not only helps individuals obtain medications but also partner with employers, healthcare clinics and advisors who are looking for a more efficient means to provide medication coverage for their employees, patients and clients.

Our team works directly with physicians', prescribers' and participating medication drug providers across the United States to help eliminate or reduce the financial burden of high-cost prescriptions. With over 1,500 prescription medications in our database, we're confident that we can find a solution to fit your unique prescription needs.







# OutreachReachin' Out:

## 2021 Medicare Costs

On November 6, 2020, the Centers for Medicare & Medicaid Services (CMS) released the 2021 premiums, deductibles and coinsurance amounts for the Medicare Part A and Part B programs.

Part A – Most people receive their Part A coverage free-of-charge. If you or your spouse did not work the required amount of time to pay qualifying Medicare taxes, you may have to pay a premium.

Part B – The standard monthly premium for Medicare Part B enrollees will be \$148.50 for 2021, which is an increase of \$3.90. The annual deductible is \$203, an increase of \$5.00.

Please note, if you did not sign up for Part B when you were first eligible, your monthly premium may go up 10% for each 12-month period you were not enrolled and could have been. In most cases, this penalty will be applied each time you pay your premiums. It is important that you sign up as soon as you are eligible.

Part D – Open enrollment is coming to a close on December 7, 2020. If you don't sign up for Part D when you are first eligible, you may have to pay a penalty. The longer you wait to enroll when eligible the higher the penalty you will eventually pay. Even if you don't take any drugs, you will need coverage and there are plans available that will be less strain on your pocket than a penalty.

As always, Amy Buening and Gloria Miller, Outreach Specialists are available to answer any questions you may have concerning Medicare.



## Matching Snow Globes

Find the two snow globes that are exactly alike.







# 2021 SOCIAL SECURITY:

Here's what the Social Security COLA for 2021 means for you.

Design: Ally Sorrells | Content: Emily Brandon

**1.3%**

## PAYMENT INCREASE

Social Security payments will increase by 1.3%, down from 1.6% in 2020.



## HIGHER TAX CAP

Earnings subject to Social Security tax will increase by \$5,100 to \$142,800.



## EARNINGS

### LIMIT INCREASE

Those 65 and younger can earn up to \$18,960 before their benefit is temporarily withheld.



## OLDER AGE

Full retirement age will increase to 66 and 10 months for those born in 1959.

## Still Working and Drawing Social Security?

The earnings limit for workers who are younger than full retirement age (66 and 2 months for those born in 1955) will increase to \$18,960. (Social Security deducts \$1 from benefits for each \$2 earned over \$18,960.)

The earnings limit for people reaching their full retirement age in 2021 will increase to \$50,520. (Social Security deducts \$1 from benefits for each \$3 earned over \$50,520 until the month the worker turns full retirement age.)

There is no limit on earnings for workers who are full retirement age or older for the entire year.

## Are you NEW TO MEDICARE?

Join **OSHIIP** for a  
**Welcome to Medicare Webinar!**



To find classes:

Go to: [insurance.ohio.gov](https://insurance.ohio.gov)

Click: Insurance and Medicare Consumers

And then click: OSHIIP Medicare Webinars

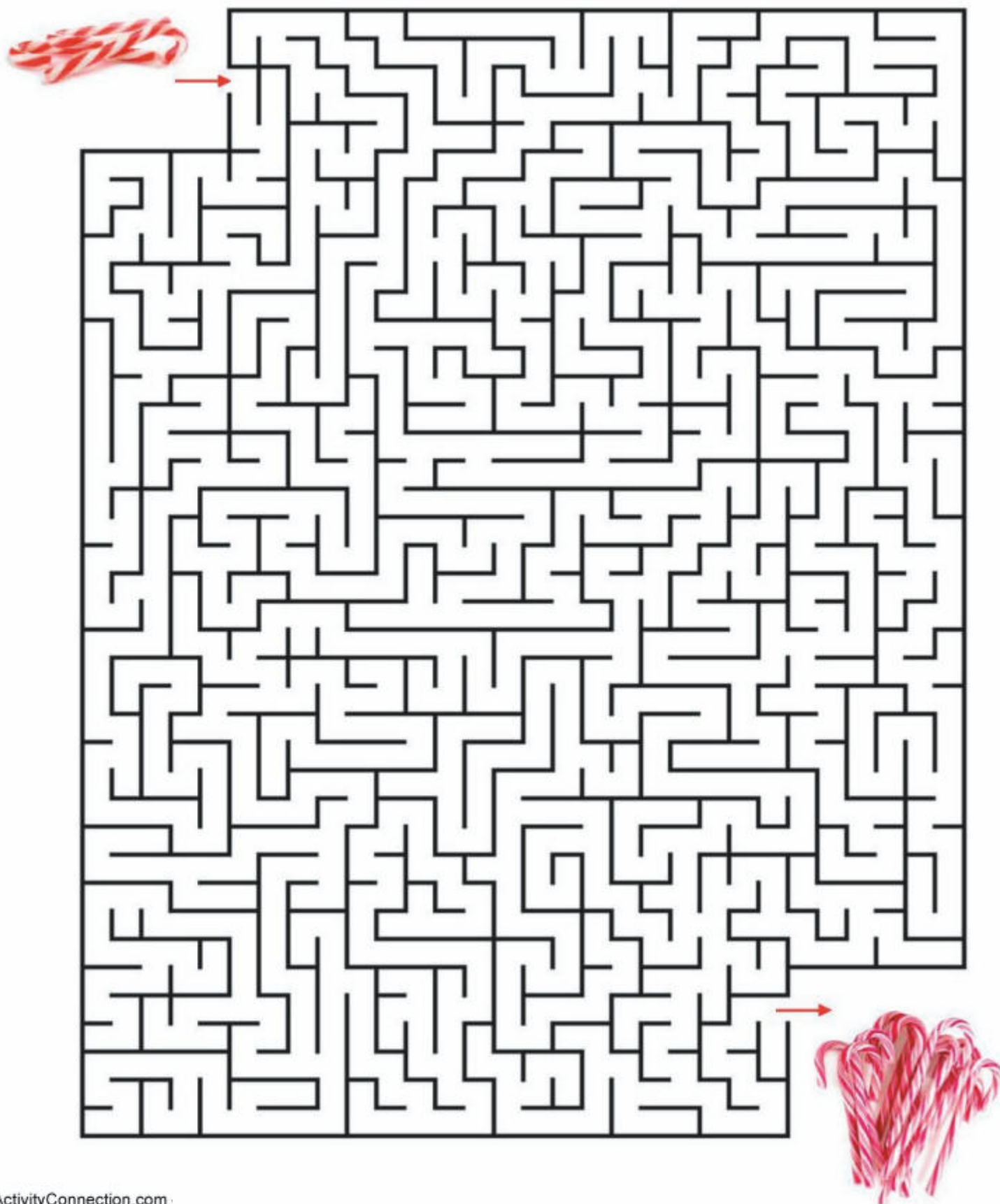
[Upcoming webinars are:](#)

Wednesday, December 16:	6 pm - 7 pm
Wednesday, January 13:	4 pm - 5 pm
Thursday, February 18:	6 pm - 7 pm



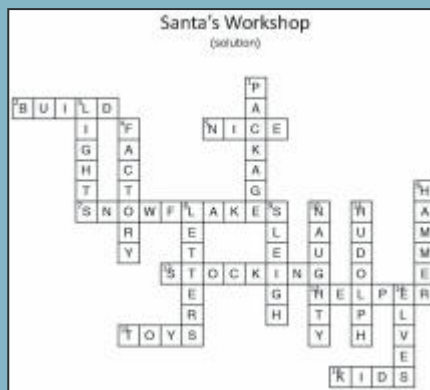
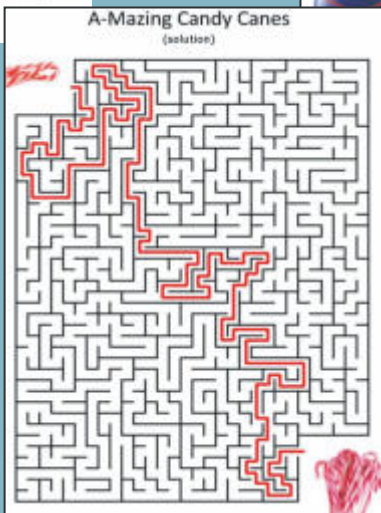
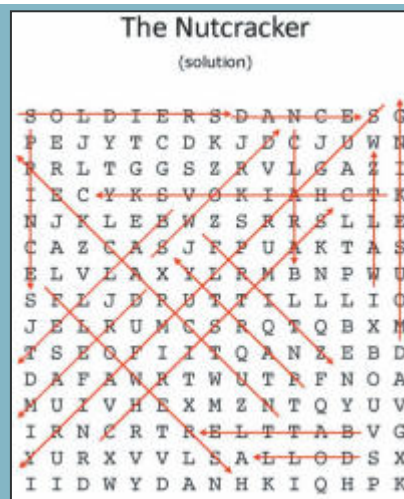


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during these trying times.  
Our world will shine bright again.  
Be strong.

Stay safe and healthy.

**DECEMBER 2020**

### THE MERCER COUNTY COUNCIL ON AGING

is a non-profit organization serving the needs of residents aged 60 and over. We offer a variety of services and programs designed to assist our seniors in maintaining as much independence as possible.

Funding for these services is provided by a county-wide levy, the Mercer County Health Fund, the Mercer County Civic Foundation, the PASSPORT program, Combined Drives, quarterly garage sales, client donations and the hard work of our volunteers.

### OFFICE HOURS

Monday through Friday  
8:00 am to 4:30 pm

### PHONE

419-586-1644

The MCCOA serves clients without regard to race, color, national origin, religion, sex, or disability. We are an equal opportunity employer.

Find us at [www.mccoa.net](http://www.mccoa.net)

To reduce unnecessary postal costs, please inform us if you are going to be moving, going out of town for an extended period or no longer wish to receive the newsletter.

We also have the ability to email newsletters. **Thank you.**