



Woodmen Hall

Lopez Island Senior Signal

December 2022



A Note from Senior Services



Greetings,

The holidays are here again. Boy don't they just fly by these days? Remember when we were kids and it took

forever for Christmas to come again? I do.

Maui was beautiful, but hot. About 90 degrees and humid for the week. Coming back we got off the plane in Seattle and it was 50 degrees. Then within a week it began freezing at night. So much for fall this year.

The island is a lot quieter now that the tourists have gone home. I know we need them, but it sure can be frustrating when the bikers take up the roads. The price we pay for living in such an amazingly beautiful place.

Lopez Island Senior Center is busy becoming their own non-profit on Lopez Island.

Friends of Woodmen Hall is looking for quotes on replacing our current roof with a metal roof. We continue to have leaks and patch work done over time and since they just spent a lot of time and money on heat and insulation on the upstairs, we want to make sure it stays dry. Stay tuned for a possible fundraiser in the future.

I hope all of you have a wonderful Christmas season and that you get to spend time with family and friends. Please keep our senior friends in mind and remember to call them and possibly invite them to your table. The holidays can be very depressing for those who are alone.

Happy Holidays to All!

Roni Becker-Wilkie

Senior Services Specialist

360-468-2421; ronib@sanjuanco.com



'Tis the Season to Avoid Holiday Financial Scams

Scammers attempt various methods to access our personal data and funds. Usually scams ramp up during the holidays because the scammers realize we are spending more than usual, often online, are looking for good deals, and are extra busy and distracted. Even with our heightened awareness of scams nowadays, thousands of people become victims and lose billions of dollars every year.

The two most prevalent holiday scams are **non-delivery crimes**, when a buyer never receives items they purchased online, and **non-payment crimes** when a seller never receives payment for items they shipped. These crimes alone accounted for over \$500 million in losses in 2021. Additional scams to beware of include:

1. **Credit card fraud** where scammers use card numbers they find or steal.
2. **Auction fraud** where a product is misrepresented on an auction site.
3. **Gift card fraud** when a seller asks you to pay with a pre-paid card.
4. **Charity scams:** About one-third of all charitable giving is done in December. Sham charities exploit Americans' goodwill via fake websites and pushy telemarketers. This is one of the most common holiday cons according to an AARP poll.
5. **Delivery scams:** As holiday packages crisscross the country, scammers send out phishing emails disguised as UPS, FedEx or U.S. Postal Service notifications of incoming or missed deliveries.



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San Juan County Senior Services

Senior Services are provided by the Human Services Division of the San Juan County Health & Community Services Department.

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Newsletter: The *Senior Signal* is published by San Juan County Senior Services and distributed free at the Senior Center and by mail. Contact Roni Becker-Wilkie to request copies. Mail submissions to PO Box 154 or email to ronib@sanjuanco.com by the 5th of each month for the following month's issue. The newsletter is also available at www.woodmenhall.org.

Tell Us What You Think...

Senior Services has a feedback survey for you to fill out to let us know how we are doing. We take your comments seriously and continually strive to better serve the citizens of this community. The surveys are available at the Senior Center, or you may call 360-468-2421 or email ronib@sanjuanco.com to request a copy.

Lopez Island Senior Center

4102 Fisherman Bay Rd (PO Box 154)
Lopez Island, WA 98261
Phone: 360-468-2421, Fax: 360-468-3021
Hours: Tuesday—Friday 9am-3:30pm
www.woodmenhall.org

Senior Services Council of San Juan County, serving seniors through Senior Centers on San Juan, Orcas, and Lopez Islands.

Board Meetings are held on the 3rd Thursday of each month at 1pm.

Lopez Island District Committee Meetings are held on first Wednesday of each month at 10am.

Info: lopezislandseniors@gmail.com; 360-468-2421

Lopez Senior Center Operations Committee

Carl Bender - Chairman
Vacant - Vice Chairman, Operations
Carol Jones - Treasurer
Carl Bender - Water
Mel Gaddis - Member at Large
Mary Ann Riggs— Member at Large
Sharon Bonelli - Member at Large
Debra Maggiora - Secretary
Patty Ward - Friends of Woodmen Hall

Nonprofit Status

The Senior Services Council of San Juan County - Lopez Island District (DBA Lopez Island Senior Center) operates as a 501(c)3. Donations made to the Senior Center are deductible within the limits of the law; please consider the Lopez Island Senior Center in your will and estate planning.

Respite Care

A reminder to those of you who are unpaid caregivers of a friend or family member. Respite care is available for up to 13 days a month at Hamlet House in Lopez Village if space is available, or on the mainland. The rate paid is based on the monthly income of the person receiving care. It is a sliding scale, and Northwest Regional Council pays the difference from the Respite grant they receive from the State of Washington. This program allows the caregiver to have a break from caregiving, which is necessary for them to remain in good emotional and physical health. If this sounds like something you would benefit from please call Senior Services at 360-468-2421.

Meal Service - Lunch

Tuesdays and Thursdays. \$5 suggested donation for seniors 60 and over, \$8.50 for those under 60. Home delivered meals to eligible homebound seniors.

Durable Medical Equipment

Lopez Island Home Support & Hospice provides walkers, wheelchairs and other durable medical equipment free of charge. Contact the office, 178 Weeks Road, between 9am-1pm Monday-Thursday; 360-468-4446.

Transportation Voucher Program

Transportation Vouchers available to low income individuals, and islanders with ongoing medical travel needs or emergent situations, for on-island transportation via taxis/shuttles and for ferry tickets for off island travel. Most local taxi services and shuttles accept the vouchers. Income must be less than \$25,000/year; proof of income and identification required. Existing clients can request additional vouchers now. Contact Senior Services or the Family Resource Center.

Free Taxi to Island Hospital and Clinics

Island Hospital has contracted with Mert's Taxi (360) 299-0609 in Anacortes to transport people (round trip) from the ferry in Anacortes to Island Hospital and, or one of their clinics. Call Mert's the day before your appointment and you will be met at the ferry. Be sure to check with your clinic and make sure they subscribe to this service. Call Island Rides for Transportation to Peace Island Health Hospital in Friday Harbor at 360-298-6108.

Renting Woodmen Hall

If you are interested in renting Woodmen Hall please call the building rental phone 360-468-3092 and leave a message. The voice mail is checked daily. You may also email Woodmenhall2022@gmail.com.

Foot Clinic

Is managed by individual providing the service and not affiliated with the Senior Center programs. Contact Erica Bee at 360-622-8234. By appointment only. This service comes from Orcas Island so please call well ahead and keep appointments.
email: fcwaheart@gmail.com
website: footcarewithaheart.com

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Links lead to phony sign-in pages asking for personal information, or to sites infested with malware. A third of those surveyed by AARP said they've experienced a delivery scam.

6. **Travel scams:** Spoof booking sites and email offers proliferate with travel deals that look too good to be true and probably are.

Warning Signs for Online Scams

- Huge discounts on hot gift items, especially when touted on social media posts or unfamiliar websites.
- Spelling errors or shoddy grammar on a shopping website or in an email.
- No phone number or physical address; only an email address or fill-in contact form.
- A site does not have a privacy policy.
- An unsolicited email asks you to click on a link or download an app to access a deal or arrange a delivery.

Tips to Avoid Scams

- **Keep your credit cards, cash and check book secure.** Check your receipts right away to make sure they are accurate and verify your purchases on your statements/account as soon as possible. Report discrepancies right away. Cut up old cards and offers you receive in the mail. Don't save your card numbers on online accounts. Have more than one card in case you need to cancel one due to fraud but not so many that you lose track of them.
- **If in doubt, check it out.** If you get an unsolicited offer, don't feel pressured to buy or donate. You can always call back and take the time to verify the organization, charity, etc. is legitimate.
- **Practice good cybersecurity hygiene.**
 - ◊ Don't click any suspicious links or attachments in emails, on websites, or on social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware.
 - ◊ Check each website's URL to make sure it's legitimate and secure. It should have https in the web address. If not, don't enter your information on that site.
 - ◊ Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.

• Know who you're buying from or selling to.

- ◊ If you're purchasing from a company for the first time, do your research and check reviews.
- ◊ Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating.
- ◊ Be wary of sellers who post an auction or advertisement as if they reside in the U.S., then respond to questions by stating they are out of the country.
- ◊ Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.

If You Encounter a Scam or Are a Victim

- Call your credit card company and/or your bank asap. Put a hold on your card or cancel it and request a new one. Dispute suspicious charges.
- If you encounter a scam, file a complaint with the Federal Trade Commission (online or at 877-382-4357) and report it to your state's attorney general and consumer protection office.
- Contact local law enforcement. Report the scam to the FBI's Internet Crime Complaint Center (IC3) at ic3.gov.

Sources: <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/holiday-scams>; <https://www.aarp.org/money/scams-fraud/info-2019/holiday.html>

Signs of Potential Scams by Bank of America* A Summary by CENTS

The Bank of America explained potential red flags to identify scams. First, they said scams usually start when you are contacted unexpectedly by phone, email, text, direct message, or pop-up with a request for personal information or money. Never click a link or download an attachment from someone you don't know. Most banks will never text, email or call you asking for personal or account information. Second, it is usually a red flag if the caller asks you to pay in unusual ways like gift cards, bitcoin, prepaid debit cards, or Venmo. A popular method recently is when scammers ask you to transfer money from your bank account using Venmo, Zelle, or other banking apps on your phone. Remember to always call your bank directly to ask any questions that you have.



*March 2022

Message from Lopez Operations Committee

November turned out to be a little more than just a Thanksgiving holiday. We finished Halloween and moved right into our first winter storm. We survived all of the rain and ended up with a small sprinkle of snow. It was cold enough that my roof had snow for a couple of days. Just preparing us for winter.

I want to thank the students at the Lopez Island Academy for the program they prepared for us veterans. It was inspiring and also great fun. It is nice to know that young people still appreciate the efforts made to maintain their freedoms. Of course, the Thanksgiving weekend was great. Lots of good food, football and family fun.

I have been working at getting the water pump house ready for winter. Besides sweeping and general straightening, we had a leaky fitting replaced, made sure the heater was on and working. Thank you Fred Fickinworth for putting up the memorial sign in the garden at the front entrance. It looks great. We have also made arrangements for the potholes in the parking area to be filled and are talking with a couple of roofers about replacing the roof, but no decision has been made yet.

Finally, I wish all to know that the directors are in the process of planning events and activities for 2023 and would like input from not only our seniors, but others in the community. If anyone has any ideas or wishes, please let us know by getting in touch with one of the directors listed in the senior signal. Now that the holiday season is in full swing, I would like to wish everyone a very merry Christmas and a happy new year!

Carl Bender

Chair, Lopez District Operations Committee



Diabetes Meetings Anyone?

Some interest has been shown in having a meeting every other week to discuss meals and other aspects of living with pre-diabetes and diabetes. A volunteer nutritionist has stepped forward to help facilitate this group. The best day and time for her are Mondays at 3pm. We would like to hear from anyone that might be interested in attending; please call Roni at 360-468-2421 if you are interested.

Woodmen Hall Senior Center Lunch Menu

Tuesdays and Thursdays—11:30-12:30pm

Age 60+ - \$5 suggested donation; under 60 - \$8.50
Takeout Option Available – Call by 9am on the lunch day or sooner to order

December 1	
<i>All Menu items are subject to change because of food costs and availability</i>	Chicken Fried Steak with Gravy Mashed Potatoes Peas & Onions Garden Salad Fruit Crisp
December 6	December 8
Crab Cake Rice Pilaf Broccoli Coleslaw Pudding	Pork Loin with Apple Pear Chutney Green Beans Cookie
December 13	December 15
Chicken Pad Thai with Rice Spring Rolls Citrus Coleslaw Fortune Cookie Mandarin Oranges	Broccoli & Bacon Quiche Hashbrown Greek Salad Apples Crisp
December 20	December 22
Chicken Tenders Herb Roasted Potatoes Chuckwagon Corn Greek Salad Birthday Cake	Holiday Lunch Roast Beef w/Gravy Mashed Potatoes Peas & Carrots Caesar Salad Pie
December 27	December 29
Biscuits & Gravy Bacon, Hashbrowns Scrambled Eggs Coffee Cake	Swedish Meatballs w/Egg Noodles Peas & Onions Garden Salad Fruit Crisp

Senior Council Update

Since February 2022, the Senior Services Council (SSCSJC) has been working to move management of its three senior centers to separate nonprofits on Lopez, Orcas and San Juan islands. Directors and staff have been busy itemizing the assets that need to be transferred and revising agreements with program partners including San Juan County and Whatcom Council on Aging. Lopez Island anticipates its transition will be complete in early 2023. These changes will allow each center to be nimbler and more responsive to senior needs in its community. Donations will continue to go to centers designated to receive them.



Connect with Your Lopez Library

360-468-2265 <http://lopezlibrary.org/>

Volunteer Program Refreshed

Recently, we reflected on what was working well with the volunteer program and how it could be improved to make it a better experience for volunteers as well as more closely aligned with the library's needs. We are aiming to provide the best services and experience possible for members of the community.

We're proud and excited to relaunch the Volunteer Program. Among the changes are the creation of fun and diverse "crews" of volunteers who will tackle a broad range of activities. For instance, the BiblioBlooms crew will assist with keeping the landscape around the library welcoming, and weed-free, the Book Wranglers crew will focus on ensuring books and other materials are wrangled into their proper place in the library, and the Paparazzi crew will be on hand to photograph programs in order to capture special moments happening in the library. Learn more and get involved to continue the legacy of incredible volunteerism that has made the library the wonderful place it is today. Visit the Lopez Library's volunteer page: <http://lopezlibrary.org/support-volunteer/>.

Programs

- **Thursday, December 1 from 6-7pm – NEW! Needlecraft Night** - Join us in front of the fireplace for a cozy evening of crafting. Bring your knitting, crocheting, quilting or other projects to exchange ideas and tips in a convivial atmosphere.
- **Friday, December 2 from 5-6:30pm – Winter Volunteer Event** – All volunteers or people interested in volunteering at the Lopez Library are welcome to come join us for an evening of fun, friends, the introduction of our newly renovated volunteer program and Crews, and a whole lot more!
- **Friday December 2 at 7:30pm – Seattle Arts & Lectures Virtual Speaker PATTI SMITH**, writer, performer, and visual artist, poet. Registration is free, and gives you access to the virtual event live, and the recording of the program up to one week after the event. Thank you to the Friends of the Library for supporting this program!
- **Wednesday, December 7 at 5pm – Never Too Old: A Young Adult Book Club for Adults** – Bring any Juvenile or Young Adult book to share.
- **Wednesday, December 14 at 5pm – Literary Salon Book Club** – Share your favorite recent reads and hear a diversity of recommendations.
- **Friday, December 16 at Noon – Crafternoon: Linocut Holiday Prints** with local artist Chelsea Greene.

We look forward to seeing you at your library!



IslandRides Update
360-317-3107
www.islandrides.org

Many, many thanks to our dedicated team of staff, volunteers and board members for all their hard work ensuring that our clients can get to medical and other appointments, attend senior lunches and run errands. Thanks for all you do!

Please keep in mind that our service may be affected in the event of inclement weather and poor road conditions. Please plan ahead to stock up on supplies. Normal hours of operation are 11am-3pm seven days a week. When feasible, we recommend you call us ahead of time so we can get you on the schedule. Thanks to the Transportation Voucher Program, other funding and donors, client rides are free or by donation.



Caring.com is a leading senior care resource offering guides and tools aimed at helping seniors and caregivers select the right senior care products and services for their loved ones. They strive to help as many seniors and their caregivers as possible through expert guidance regarding elder care information and support, as well as comprehensive senior living and senior care directories. Learn more at: <https://www.caring.com/>.



Creaky Yoga

Creaky Yoga now meets in-person for vaccinated people at Grace Hall on Monday and Thursday mornings. Simultaneous Zoom classes continue also. Chair classes (for those who cannot easily get down to and up from the floor) meet at 10:45am and mat classes (for those who can still manage the floor) are at 9:15am.

The program was developed many years ago to offer gentle yoga to those who, because of age or injury, are not able to do regular yoga classes. More information is available at creakyyoga.org, or email creakyyogateam@gmail.com, or call Nancy at 468-3496 or Stephanie at 760-673-8253.

Yams or Sweet Potatoes for Holiday Meals – Is There a Difference?

From the Archives of Carol Simmer, RDN
Meals on Wheels and More

*Said the sweet potato to the Irish potato,
“You’re no potato! I yam.”*

In the USA we use the terms yam and sweet potato interchangeably but there are differences you may find interesting. It starts with their origins. Sweet potatoes are from the Morning Glory (Convolvulaceae) plant family. Yams are from the Yam, “nyami” plant family (Dioscoreaceae). Both are different from the white potato (solanum tuberosum) of the Nightshade plant family. Sweet potatoes have orange or light yellow or purple colored smooth skin and flesh and are more moist than the yam. The yam, with its origin in Africa, has a pale brown rough skin and a drier, white flesh. We rarely see true yams in the U.S. except in specialty markets.

The sweet potato is one of the oldest vegetables known to man. Scientists believe that the sweet potato was domesticated thousands of years ago in Central America and taken to Europe by Spanish explorers in the 15th and 16th century. From Spain, they spread to France, Italy, Austria, Germany, Belgium, and England and back to the new world. There are over 200 varieties of sweet potato, but we mainly see two varieties in our stores - the jewel and the garnet. Sweet potatoes are now grown in more developing countries than any other root crop and produces more pounds of food per acre than any other cultivated plant, including corn and the Irish potato.

Sweet potatoes are a healthy alternative to other carbohydrates in the diet. The carbohydrate is “complex”, digested more slowly, making it good for a person with diabetes. Sweet potatoes also contain large quantities of **vitamin A**, and good amounts of **vitamin C, B6, magnesium, and fiber, folate, potassium, selenium, vitamin E and calcium**. Not many foods can claim good quantities of 10 nutrients! Many of these nutrients help with cancer prevention, digestive health, healthy skin, energy production and a healthy immune system.

Sweet potatoes are enjoyed roasted, candied, boiled and fried and in soups, stews, and casseroles. Roasting sweet potatoes is simple and delicious. First peel and cut potatoes into 1” or 2” pieces. For one sweet potato, toss with 1 teaspoon of olive oil, 1 teaspoon of maple syrup or honey and ¼ teaspoon salt. You can also include a dash

of black pepper, chili pepper, or cinnamon. Roast at 425° for 20 minutes on a cookie sheet. Turn over and continue baking for 10–20 minutes. They should be fork tender and a little caramelized when done.

You will find sweet potatoes along with other delicious root vegetables. Why not include this delicious and nutritious root vegetable in your holiday meals and all year long?!

It Will Be Easier to Get Help Paying for Medicare in 2023



Effective Jan. 1, 2023, if you’re on Medicare, having a small nest egg will no longer keep you from receiving help paying for your Medicare. In the past, beneficiaries with more than \$8,400 (\$12,600 for a married couple) in assets, other than the home they live in and one vehicle they own, were not eligible for help through the Medicare Savings Program (MSP). But starting next year, Washington will drop the resources test to get MSP assistance.

So why is that a big deal? Washington pays the Part B Medicare premiums for everyone on MSP – that means in 2023 you will receive an extra \$169.40 each month from Social Security or \$2,032.48 in a year. In addition, if you’ve been paying a late enrollment penalty for your Part B coverage, the penalty will be waived as long as you’re on MSP.

Who will qualify for MSP in 2023? Anyone on Medicare with a total monthly income from all sources of less than \$1,549 (\$2,080 for a married couple). If you’re still working, only a portion of your earnings will be counted. Those numbers will be adjusted sometime in January to reflect the rising cost of goods and services. So even if your income is higher than \$1,549 (or \$2,080) you may be able to qualify for help through the MSP program next year.

The MSP application process is simple. You can [go online and print off the application form](#) and fill it out to mail in. You can also apply by calling the Department of Social & Health Services at 877-501-2233.

Would you like help applying for MSP? Your local Statewide Health Insurance Benefits Advisors (SHIBA) volunteers are here to help you. A free, unbiased service of the Washington state Office of the Insurance Commissioner, SHIBA provides confidential Medicare counseling in San Juan County sponsored by Inter Island Healthcare Foundation. To request help, call the Lopez Island SHIBA office at **360-468-4117**.

LOPEZ ISLAND SENIOR CENTER

Join Us – Renew Your Association – Contribute

Yes, I/we want to join/renew association with the Lopez Island Senior Center for 2022/2023. (July 1, 2022 through June 30, 2023).

() \$20 for an Individual () \$30 for a couple

New Incentive: 10% off Woodmen Hall Rental with Subscription

I/we wish to make an additional contribution to support Senior Services on Lopez Island.

() to Lopez Senior Center \$ _____

() to _____ \$ _____ Please specify

Make check payable to **Lopez Island Senior Center** for enrollment plus any donation.
Gifts are fully tax deductible 501(c)3.

Last name _____ First Name _____ Birthday _____

Spouse _____ Birthday _____

Street Address : _____ City _____ State _____ Zip _____

Email Address : _____ Phone _____

Mailing Address (if different) _____

Please mail to: PO Box 154, Lopez Island, WA 98261

Or Current Resident

Phone: 360-468-2421
FAX: 360-468-3021
Location: 4102 Fisherman Bay Road
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Issue: December 2022
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SENIOR SERVICES COUNCIL
OF SAN JUAN COUNTY

Bulk Rate
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