



No in person meetings or events planned for The Latah Chapter of AARP. We will let you know immediately when this directive from our National Chapter changes. We want to keep our at risk senior population as safe as possible from the COVID-19 virus

**Idaho Virtual Scam Jams
Nov. 5, 12, & 19
Idaho Online
Contact: AARP ID
Email: idaarp@aarp.org**

**AARP Idaho in conjunction with the Idaho Scam Jam Alliance will host the first virtual fraud and identity theft lunch and learn series
October 29, November 5,12,19.
Via the Zoom platform.**

A virtual Scam Jam is a free, fun, educational and interactive forum where you can learn to avoid today's scams and frauds while getting the tools you need to protect yourself and loved ones from con artists.

Scam Jams are important because criminals have several ways of stealing hard-earned money, including phishing scams, tech-support scams, gold coin scams, oil and gas scams, sweepstakes and lottery scams, grandparent scams and many more. Although their methods are different, research shows the tactics scammers use are the same.

The access to information that Scam Jams provide is invaluable in the fight against fraud at the local level and across Idaho. We are happy to have



AARP IDAHO is going strong!

Here is a link to upcoming IDAHO AARP events! Please go to this website to explore educational webinars, information about the Idaho Care Givers Manual, and Town Hall phone calls with Idaho Governor Brad Little.
<https://states.aarp.org/idaho/events-id>

This and other information can be found on our website at <https://www.aarp.org/id>

you and look forward to the lunch and learn series.

Members of the Idaho Scam Jam Alliance include: AARP Idaho, Better Business Bureau, BSU Center of the Study of Aging, Idaho Attorney General's Office, Idaho Commission on Aging, Idaho Crime Prevention Association, Idaho Department of Finance, Idaho Department of Insurance, Idaho Legal Aid Services, Justice Alliance for Vulnerable Adults, Senior Health Insurance Benefits Advisors, Senior Medicare Patrol Program.

<https://local.aarp.org/aarp-event/aarp-id-virtual-scam-jam-id>

2. Which state has the most miles of coastline?

SCAMs Are Everywhere & New Ones All The Time

There are New SCAMs every week. They range from 'promises' for cheap (free?) Medicare coverage to Dollars for a loved nephew in jail in Mexico. Most calls begin by asking for information - - is this Sally Jones, etc. Then, they explain some 'situation' that either needs your help OR will benefit (prize?) you in some way.

It's always an 'immediate' situation that Demands Your 'immediate' attention.

There are **THREE** basic responses to such calls:

- 1. If it's Not a number you recognize - - HANG UP.**
- 2. IF You Answer, Do NOT provide any personal information to ANYONE over the phone - - That includes name, any bank information (including which bank you use), social security number, birthdate, address, etc.**
- 3. IF you Reasonably believe the call Might be 'For Real', ask for their name and number and say you will call them back After You Verify their information. Do NOT verify ANY of their information! AND, if you feel you might have been scammed, Please Report it to Your Local Police or Sherriff's Department. They May Not be able to get Your Money back, But, it might help prevent someone else from being SCAMed.**

Final Notes: If it sounds too good to be true, it Probably Is; and,

"TANSTAAFL - - There Ain't No Such Thing As A Free Lunch! !"

3. Who Hosted the original Twilight Zone TV show? Host said: You are about to enter another dimension, . . . a journey into the wondrous land of Imagination. Next Stop, the Twilight Zone.



Bits & Pieces from Your Chapter President

Have you considered any/all of the following? If Not, Why Not? ?

A. IF you are researching your Medicare & Medicare Supplement coverage, did You know You can contact **SHIBA** (State Health Insurance & Benefits Agency) with your questions and to get more information? ? Try calling **1-800-247-4422**. It is Free. If they don't have the answer, can direct you to other resources. **Enrollment Ends December 15 - - DO IT NOW! !**

B. In evaluating your current and potential Medicare & Supplement Coverage & Drug Plan- - **Talk to Your Agent NOW**. If there's something you don't understand or need, Ask! And consider the **4 C's** for Your needs and circumstances. They are: **Coverage**, (what is/isn't covered) **Cost**, (increases or decreases in coverage or premium) **Convenience**, (do you like your agent or representative? Can you talk to them & get your questions answered?) and **Customer Satisfaction**. Are You Happy with their performance? Check your current insurer to see how many Stars they have for Customer Satisfaction - - 1 to 5.

C. If you will turn 65 in 2021, you can check with Medicare to begin coverage the month you turn 65. This could impact your Medicare Supplement coverage as well as your current health insurance.

D. Did you know there has been progress in COVID testing? Gritman Medical Center in Moscow now has available a test that **may** give you results in as little as 15 minutes. You might want to check with your doctor about testing. Cases are still increasing in both Whitman & Latah Counties.

E. Have You Called/Written/Emailed a Family Member or Friends today? If Not, Why Not? They would love to hear from You, just as You would like to hear from Them. Make it a Habit - - Do it every day - - Only takes Minutes but can Cause Smiles and Happiness AND You May Learn Something You didn't Know or Believe.

F. Have You said *Thank You* Today? To the clerk in the store? Your Mail Carrier? Your Newspaper Delivery Person? The Teller in Your bank? A Care Provider? Your Next Door Neighbor? By writing a Note? In person? Sending an Email. Making a phone call? As My Father told me a hundred years ago - - *It's better to say Thank You 100 times too many than One time Not enough*. We All want/need to be noticed and appreciated.

**Wear Your Mask! ! Wash Your Hands! !
Keep Your Distance! !
The Governor Does It, So Can You!**

All Best Wishes for a Safe & Healthy Autumn,
Louise Regelin, Latah AARP President
Trivia question answers:

1. Wyoming, the Equality State
2. Alaska
3. Rod Sterling

Time to get your Flu Shot

Now is the best time for older adults to get their flu shots, doctors and public health experts say. This is an especially important year to do so, with both the coronavirus (SARS-CoV-2) and influenza circulating at once. A flu shot won't prevent COVID-19, but it can help reduce severe respiratory complications.

Have YOU Had Your FLU Shot?

Best Medical Advice: Get Your Flu Shot Early. With the potential impacts of the COVID-19 pandemic, flu shots may be even More Important this year. We have no ideas what might happen IF you were to have the flu Together with COVID. Be Safe, Get Your Shot. Several places in Moscow (Safeway, Rosauers, Walgreens) already offer Flu Shots. Or course, You can call Your Medical Provider (Doctor) to ask about getting one. In addition, various 'clinics' are being held in Moscow & Latah County. Please keep your eyes & ears open and get Your shot. Another resource: You might call Occupational Health at Gritman at **208-883-6284** to see about making an appointment and getting Your Shot.

Friendly Neighbors has been informed of a way of helping our seniors during this pandemic.

**Information comes from
Mary Schneider, Home Health
Specialist**

Kindred at Home

Cell: 509-288-2582,

Office: 509-334-6016

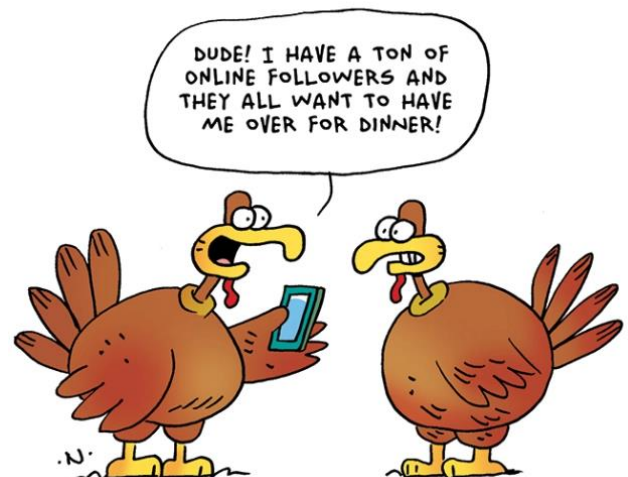
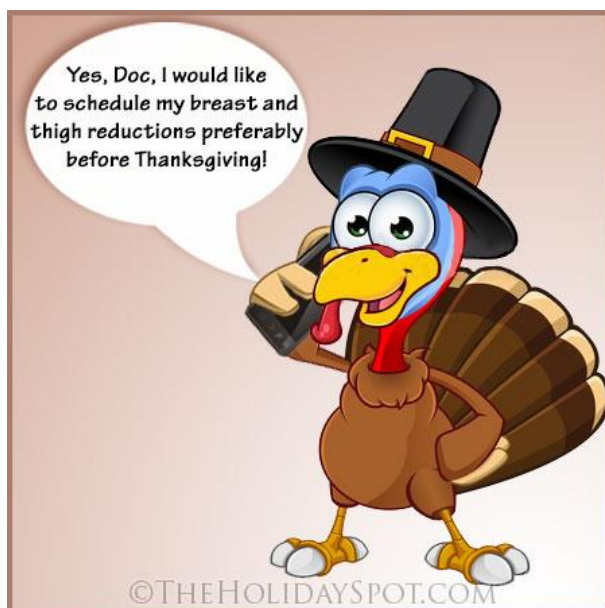
Email

~ mary.schneider@gentiva.com

If you know of anyone in AARP that could benefit from a nurse making a house call of sorts, please let me know. I'd be happy to coordinate. As a reminder, our services are 100% covered by Medicare. To qualify, patients need to have a skilled need (nursing, physical therapy, speech therapy, etc), as well as be considered homebound (which most seniors are now due to the COVID outbreak).

Here is a link to more information about this opportunity for our seniors:

<https://www.kindredhealthcare.com/locations/home-health/pullman-wa-5016>



Our Financial Conference



If you missed Our Latah County Extension Financial Conference on October 2nd or if you came and you really want to watch sessions again, you are in luck. The recording and handouts are up and running on my Latah County Extension webpage (<https://www.uidaho.edu/extension/county/latah/family-finance>). Take a look at it, share it with friends, enjoy.

Thanks so much for your interest. Don't forget to mark your calendars for our next Virtual event April 9th.

Karen Richel, M.S., AFC®, Certified Money Coach (CMC)®

University of Idaho Extension
Latah County
200 S. Almon Street, Suite 201
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208.883.2241 (direct line))

**November is Care Givers' Month
Everyone Has Care Givers
Remember to Appreciate &
Say Thank You!**

As AARP Members, we have reached a certain age. However, at any age, we all have Care Givers in our lives. November provides an opportunity to Think about Care Givers, Appreciate Them AND Remember to Recognize Them for the difference They make in Our lives And, Say Thank You.

Most people, when they think about 'giving care' think about people who work

in certain occupations - - hospitals, assisted living facilities, nursing homes, and similar. BUT, if you 'stop and look and think', you will understand there are many kinds of care givers AND We should recognize and appreciate them All.

In Your normal day, think about the people who *take care* of you? Also, give a thought to those whom You Give Care. Both those who might be family or friends, as well as others. November is 'aimed' at those in the 'care professions' and they deserve their special month. It is appropriate that November – the month we celebrate Thanksgiving – was chosen to honor care givers. We know hundreds of care givers have died during the COVID Pandemic - - because they chose to continue to work and provide the 'care' to those who needed it. The same is true for emergency responders, law enforcement, fire fighters, and all the others who have taken risks to provide assistance and care to those in need. That makes 2020 more difficult and important than ever to take the time to 'do something'. So, please stop and think and appreciate those who have and are providing care to You and Those You Love. This includes those who clean and sanitize medical facilities and public areas, those who clean and cook, provide transportation, delivery services, and keep public spaces safe for all of us. We All Need Them, We Should Think of Them, We Should Thank Them. Think About It - - Then, Do Something.



Social Security Announces 2021 Benefit Increase

Social Security has announced benefits for Social Security recipients (retired seniors, survivors, disability recipients, dependents, veterans) will increase 1.3% for 2021. The increase will amount to approximately \$12 if your current benefit is \$900; \$14 if your benefit is \$1100; \$20 if your benefit is \$1500; \$23 if your benefit is \$1800; \$26 if your benefit is \$2,000; and \$33 if your benefit is \$2500. No announcement has yet been made as to whether or not there will be an increase in your Medicare premium. Last year, Medicare premium increases reduced most benefit increases by half.

1. Which state first granted women the right to vote? See Trivia answer above

Do You Or A Friend/Family Member Qualify for Medicaid?

As costs increase and assets decrease, many people may qualify for help through the Medicaid program. This is especially true if or when someone requires Nursing Home Care. Assets available must be less than specified limits. There are requirements to be met to qualify, (age, medical condition, citizenship, etc.) but, the option should be explored. Medicaid is a combined federal/state program, so information from your local Health & Welfare office.



PRESIDENT'S PARAGRAPHS

We are living in dangerous and uncertain times - - some dangers we can see and deal with - - but others we can Not see and only Hope to deal with If/When they happen. Who could have predicted in November 2019 that COVID could happen and November 2020 would look like it does? ? But, it has, and, as with so many other situations during our lifetimes, we will (and are) dealing with it. Are we dealing in a way that's pleasant, easy and simple? ? NO, but we Are dealing with it. For some of us, that is more difficult than others.

The purpose of this *President's Paragraphs* is to offer some ideas, suggestions, and perhaps, a little Hope that *'this too shall pass'*. November has always been a special time of the year for me – it is my birth month, which I also share with a number of other *'favorite'* people and activities. Harvest is complete, Autumn is on the wane, Hunting seasons have arrived, and Thanksgiving is on the Horizon. This year, more than any other in recent history, We should focus on Veterans and Thanksgiving Day.

Veterans Day reminds us to Remember and Be Grateful to those who have served and sacrificed to see we are *'around to celebrate'* this special day. How many of you remember when it was still *'Armistice Day'*? I can - - *In Flanders Field the Poppies Blow - - Between the Crosses, Row on Row* - - More People & Service are added each year - - Take a moment to remember, be grateful, and *'celebrate'* their service. I especially remember the U. S. Marine Corps birthday on November 10.

This year's Thanksgiving will be like no other - - Please Stay Home and Be Safe. Be thankful for those who can't be with you at your table - - And be happy for those who are. But, remember them All and let them know You Do Love and Value Them - - Both Family & Friends.

Rather than focus on All the things You Can Not Do; Places You Can Not Go; People You Can Not Visit; and Options You Do Not Have; Let Us **Choose** to Focus on What We Can Do; Places We Can Go; People We Can Visit (via phone or Zoom); And, the Options We Do Have. Some small examples:

1. The USPS still delivers daily. Have you sent a card or written to Someone today?
2. You still have Phone Service. Have you called one or two people today? To check on them, just to talk, about the Packers' game, say thank you, ask for help, or whatever?
3. Plenty of groceries are still on the shelves at Rosauers & Safeway - - Are you going Hungry?
4. The Library still has Books, films, CDs, and much else for you to check out. Have you visited (or called) Your Library Lately?
5. Your Police and Fire Departments are still *'on call'* and providing service. I hope you have Not had to call them, But, isn't it Great to Know they are There?
6. Our School Districts are still doing their best to provide educational opportunities for our students. Say Thank You - - perhaps ask what you can do to support their services?
7. Water still comes out the faucet, the toilets still flush, your garbage is hauled away, lights come on when you flip the switch. Think of all the people and places where those things do Not happen - - **and be happy.**

If this sounds like *'preaching'*, I'm sorry. But, I have been evaluating my own life and behavior. It's making me *'count & appreciate'* all the people, things, and actions I DO have rather than feel despondent over what I do NOT have; and, to be Grateful. I hope this will help you do the same.

Louise Regelin
Latah AARP President

Latah County AARP Chapter 2020 Board of Directors

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Interested in Serving Your
Local AARP Chapter?

Your Latah AARP Chapter is looking for people who are interested in serving on the Chapter Board or as Officers.

If you are interested in serving or wish to nominate someone, please contact President Louise at 208-882-2789 or by email at regelinl@genesee-id.com

If you have newsletter information you feel our local AARP Chapter members would be interested in, please email it to Rhonda Comstock at comstock@moscow.com