

Senior Times

EDC Area Agency on Aging 937 Spring Street Placerville, California 95667 530-621-6150

DECEMBER 2015

Medicare Premiums Spike for Some in 2016

Congress softens the blow, but millions of beneficiaries still face paying more for Part B coverage next year

by Patricia Barry, AARP Bulletin

Congress and the White House have acted to reduce an unprecedented hike in standard Medicare Part B premiums for millions of Medicare beneficiaries next year. 1 in 7 beneficiaries were facing a 52% increase in premiums, to \$159.30 in 2016, by far the largest jump in Medicare's history. But a bipartisan deal on the federal budget, signed by President Obama on Nov. 2, has resulted in the premiums for those people being set at \$121.80/mo.

While the vast majority of beneficiaries will pay the same Part B premium in 2016 as this year, \$104.90 a month, certain groups of people will pay the higher amount, due to an obscure part of the Medicare law that ties the cost of living allowance (COLA) in Social Security benefits to Part B premiums.

There will be no Social Security increase next year, the government announced Oct. 15. Therefore, most recipients who collect both Medicare and Social Security will also see no increase in their Medicare Part B premiums. However, that will shift the burden of paying for increased costs to those Medicare recipients who do not collect a Social Security check, higher-income recipients and those new to the program.

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Veterans Chat 24/7 Confidential Support Is a Click Away

If you're a Veteran in crisis or concerned about one, responders at the Veterans Crisis Line online chat offer help that can make a difference. Caring, qualified VA responders are standing by to provide free and confidential support. Use the Veterans Chat to get online support anonymously, 24 hours a day, 7 days a week, 365 days a year — even if you're not registered with VA or enrolled in VA health care. Responders will work with you to help you get through any personal crisis, even if that crisis does not involve thoughts of suicide.

Veterans, Service members, and their loved ones can call 1-800-273-8255 and Press 1, send a text message to 838255, or chat online www.VeteransCrisisLine.net/chat to receive free, confidential support 24 hours a day, 7 days a week, 365 days a year, even if they are not registered with VA or enrolled in VA health care.

Veterans are high risk for PTSD, depression, addiction and suicide. One small act can make a difference. Please show them we care and pass on this information.



Senior News

Area Code (530)

Western Slope

Information & Assistance	621-6369
Legal Assistance	621-6154
Long Term Care Ombudsman	621-6271
Senior Nutrition Program	621-6160
Senior Trips & Activities	621-6255
Senior Day Care Center	621-6180
Senior Times	621-6255
Family Caregiver Support Program	621-6151
Senior Shuttle	621-6369
In Home Supportive Services	642-4800
Senior Peer Counseling Program	621-6304
Multipurpose Senior Services Program	621-6278
Senior Health Education Program	621-6151
Adult Protective Services (APS)	642-4800
Department of Veterans Affairs	621-5892
El Dorado Transit/Dial-a-Ride	642-3696

South Lake Tahoe

Information and Assistance	621-6369
South Lake Tahoe Senior Center	542-6094
South Lake Tahoe Senior Nutrition	573-3130
Legal Assistance	621-6154
El Dorado County Health Dept.	573-3155
Adult Protective Services (APS)	642-4800
BlueGo Bus Transportation	541-7149
SLT Cancer League	573-1203
Better Breathers Support Group	542-9183
Department of Veterans Affairs	573-7955 ext-5892
Hospice/Adult Grief Support Group	542-3171
Report Elder Abuse 24 Hours	800-925-1812

Senior Legal News

Should You File for Bankruptcy If You Can't Pay Your Debts?

By Diana Steele, Senior Legal Services, From: Seniors and the Law, CA Bar Association

If you are a senior with few assets and low income, the answer is probably NO. You are most likely judgement proof, meaning that creditors cannot garnish your legally protected assets or income. And bankruptcy will seriously damage your credit for 10 years, will not necessarily wipe out your debt, and will cost you money to hire an attorney. Before filing for bankruptcy, talk with a professional.

For seniors with greater assets and higher income, bankruptcy might make sense if your creditors will not agree to an extended payment schedule.

There are two types of personal bankruptcy: Chapter 13 and Chapter 7. In general, if you have steady income, Chapter 13 allows you to stop most debt collection in exchange for a promise to pay your available funds to creditors as part of a three-to-five year repayment plan. With a repayment plan, you may be able to keep certain property – such as your car or home – even if it was used to secure a loan. If you fulfill your obligation, most remaining debt would be canceled at the end of the repayment period.

Under Chapter 7, if you meet the criteria, you ask the bankruptcy court to cancel most of your debts because you don't have enough money or property to pay them off. Certain assets would be sold to help pay off your creditors. With this type of bankruptcy, you generally would not be able to keep property that was used as collateral for a loan.

In either case, it is strongly advised that you work with a bankruptcy attorney.

The good news is that for seniors with few assets and low income, your assets may already be protected from garnishment by law and you have no need for bankruptcy. Direct-deposited social security and other retirement income is protected under California law, as is equity in your home up to \$175,000.

For further questions and assistance, contact Senior Legal Services at 621-6154.

This is the 3rd of a 3-part series on seniors and debt. If you have any questions about your debt please contact Senior Legal Services at 621-6154.



Senior Shuttle Events for December

Join the Senior Shuttle car pool! The Senior Shuttle is a volunteer driven van available to assist seniors with grocery shopping and small day trips. We are currently offering weekly shopping trips to various locations in Placerville. In addition, we are offering a shopping excursion to East Bidwell in Folsom and WinCo Foods, as well as Sunrise Mall in Sacramento. The service has a suggested donation of \$2.00 for round trip local service from your home, and \$5.00 donation for trips outside of El Dorado County. Seating is limited, so call and make your reservation today at (530) 621-6369 (option #4)! The Senior Shuttle is not wheelchair accessible. Please call for reservations.

Placerville Area

Monday, December 7 & 28– Raley’s, Placerville Dr.
Tuesday, December 1– Grocery Outlet & Dollar Tree, Broadway
Tuesday, December 22– Savemart, Kmart & Safeway, Missouri Flat Rd.
Tuesday, December 29– Walmart & Snowline Thrift Store

Cameron Park Area A.M. Service

Monday, December 14—Fork Lift, Safeway, & Bel Air



Special Events – Mark Your Calendar!

Monday, December 21— WinCo Foods, Folsom
Tuesday, December 15– Folsom Area Shopping, East Bidwell Street

For more information or to make a reservation, please call the Senior Shuttle at 530-621-6369 (option #4).

Annual Christmas Sale

The Closely Knit Group is hosting their annual Christmas Sale on Thursday, December 10th at the Placerville Senior Center from 9 a.m. to Noon.

This is a great opportunity to buy those Christmas gifts for loved ones or for someone in need. Come check us out and see what we have to offer:

- Half Mittens
- Hats
- Scarves
- Lap Robes
- Baby Blankets
-and so much more



All proceeds will be used to purchase yarn for future projects.

New Needs Assessment Survey for El Dorado County Older Adults is happening December 1, 2016 through January 5, 2015. Please take the on-line survey at www.surveymonkey.com/r/K3GYDTN or call 530-642-4833 to receive a copy. Your voice is important! NNeeds Assessment Survey for El Dorado County Older Adults is happening December 1, 2016 through January 5, 2015. Please take the on-line survey at www.surveymonkey.com/r/K3GYDTN or call 530-642-4833 to receive a copy. Your voice is important!

MOVIE DAY

Enjoy **POPCORN** and a **MOVIE!**

Movies at the Placerville Senior Center every Friday. Movies start after lunch at 1:30 p.m in the Dining Room. Complimentary popcorn is provided-all you can eat. For questions call Lauren at 621-6333.

December 4 **NO MOVIE** No movie showing this day.

December 11 **WILD** A chronicle of one woman’s 1,100-mile solo hike undertaken as a way to recover from a recent personal tragedy.

Starring: Reese Witherspoon and Laura Dern

December 18 **LETTERS TO JULIET** Sophie dreams of becoming a writer and travels to Verona, Italy where she meets the “Secretaries of Juliet”.

Starring: Amanda Seyfried and Vanessa Redgrave

December 24 **NO MOVIE** No movie showing this day. Senior Center will be closed for the Christmas holiday.

Be Winter Wise

Keep yourself, your family, and your pets healthy and safe during cold weather

Taking preventive action is your best defense against having to deal with cold-weather conditions. Preparing your home and car in advance of winter emergencies can reduce the risk of weather-related health problems.

Plan ahead

Winterize your disaster/emergency kits. Add a jacket, sturdy shoes, a hat, mittens and scarf. Include a sleeping bag or warm blanket. Keep your emergency preparedness kit in an accessible place. Have several days' supply of food that needs no cooking or refrigeration. Store extra water in clean containers or purchase bottled water. Include special items you may need for any personal or family medical conditions. Remember your pets.

Know your neighbors

Check on each other regularly. Our neighbors are often our 'first responders.'

Listen to weather forecasts regularly

Although periods of extreme cold cannot always be predicted far in advance, weather forecasts can sometimes provide you with several days' notice.

Prepare your home for winter

Have a plan for power outages. Heat your home safely. Have your heating system or fireplace/woodstove flues inspected. Check your carbon monoxide and smoke detectors. Insulate outdoor water pipes so your water supply will be less likely to freeze. As you are able, weatherproof your home by adding weather stripping around doors and windows.

Get your car ready, too

Have maintenance service on your vehicle as recommended. Check road conditions before traveling. Keep a small emergency aid kit in your car and include a first aid kit; flashlight; blanket; cell phone charger; bottled water; nonperishable snacks and a 'help' flag or brightly colored cloth that can be tied to the car antenna. If you travel with your pet regularly, make a car kit for your pet. Keep the gas tank near full and tell your family, a friend or neighbor of your travel plans.

To learn more about emergency preparedness and explore the details of making an emergency kit, visit the El Dorado County Public Health Preparedness website: <http://www.edcgov.us/PublicHealthPreparedness/> Or Like us on Facebook: www.facebook.com/edcpreparedness

What's Your Favorite Christmas Ornament?

Close your eyes and imagine the most beautiful Christmas tree ornament you can think of. "The shape and style of your favorite ornament is symbolic of what you value most about the holidays," says clinical psychologist Kathy Nickerson, P.h.D. Just read and learn what our favorite tree trim says about the real you!

Is Your Ornament...



Candy or food-themed: (like a candy cane, gingerbread man or cupcake)

You're a fun-loving friend!

Whether you prefer a candy cane or gingerbread man, one thing's for sure: "Food-lovers like you are often friendly and fun-loving," says Nickerson, noting it's likely you show your love for friends and family by making them wonderful dishes and desserts. Whether your gathering the game for a festive tree-trimming party or inviting everyone you know to a black tie New Year's Eve soiree, you are the siren of the social scene!



A tree-topper: (like a star or angel)

You're an inspiring leader

Stars and Angels, of course, belong on top of the tree! Your preference for the iconic tree-topper shows your confidence and leadership instincts. Rather than set you apart from others you take charge attitude beckons them closer. And just as an angel or star is the focal point of the tree-drawing all eyes up and creating a finished whole-so are you in inspiring star everyone in your circle looks up to.

Ornament cont. on page 9

Senior Nutrition

Favorite Holiday Food

Traditions...“Ho, Ho, Ho” or “No, No, No”?

Chestnuts roasting on an open fire, Jack Frost nipping at your nose. Holiday carols being sung by a fire, mistletoe, twinkle lights, big red bows beneath evergreen wreaths, and trees flocked with snow. What great delights this holiday season make up your fondest memories and traditions for this time of year? Do you enjoy a fruitcake,

sipping on a warm holiday beverage, or crafting your very own gingerbread and creating a magnificent house made with sugarplums and candy treats? I had never really thought about it, but is there any nutritional benefit to some of our yule time favorites? Let's explore.....

The infamous fruitcake! Early versions of this festive cake date back to Roman times when it was thought to contain pomegranate seeds, pine nuts,

and raisins mixed into a barley mash. As time went on, honey, spices, and preserved fruits were added to the mix. Many of today's recipes call for fruits soaked in spirits and some type of tree nut mixed in a lightly sweetened bread base. In the dessert category, fruitcake certainly has nutritional value in its use of dried fruits, nuts, and relatively low sugar content. Personally, I have never tasted a fruitcake I liked, but then again I can't remember the last

time I tried one. I tend to gravitate more towards warm sweet beverages for my desserts, like eggnog!



Eggnog, the beverage you can drink warm or cold, leaded or unleaded. Eggnog is known for its thick, rich flavor but how healthy can it be if it tastes that good?

Holiday cont. on page 8

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Western Slope Activities

Senior Hikers...

Tuesday, December 8th--
Coloma and Dutch Creek. Chris
672-8380.

Monday, December 14th--
Christmas Luncheon. John D
295-9323

Tuesday, December 22nd--Guy
West Bridge. Yvonne 676-9226

Senior Hikers Website:
www.logue.net/hikers

For hikes wear hiking shoes,
bring lunch, water and usual
necessities. Hikes are five
miles max, unless noted.
Meet at the Placerville Senior
Center at 7:30 a.m. For more

information call Chris 672-8380.

Things to Do!

Clogging. Your instructor will
teach you the begining steps.
Placerville Senior Center on
Thursdays at 11:15 a.m.

Book Club meets the 3rd
Friday of each month at 12:30
p.m. at the Placerville Senior
Center.

Daily fitness classes at the
Placerville Senior Center. Starts
at 8:00 a.m. Includes, balance,
strenght training and weights.

Senior Trips

**All trips, unless otherwise
noted, include tickets,**

AllWest Transportation & driver gratuities.

Mark your Calendars for the following TRIP PREVIEWS-

Collette Trip Preview-
Thursday, January 21st at 1:30
p.m. at the Placerville Senior
Center. We will review Islands of
New England, Spain/Portugal,
American Music Cities, World of
Nature-Costa Rica, and Ireland-
Shades of Color.

Allwest Trip Preview-
Thursday, January 28th-Day
and overnight trips!!
--El Dorado Hills Senior Center,
10:00a.m.
--Placerville Senior Center,

1:30p.m.
Lots of fun and exciting trips to
choose from!!!

Ebenezer-December 15th-16th.
Overnight at the El Dorado
Hotel and Casino in Reno.
Enjoy this muscial Christmas
Show based on the Charles
Dickens holiday classic. Dinner
and breakfast buffets included.
\$190 dbl/ \$205 single.

Jersey Boys-February 10th,
2016. Reserved orchestra
seating at the Orpheum Theater.
Lunch at Pier Market Seafood
Restaunt, voted "Best Seafood
in San Francisco". \$175pp.

Have a Merry Christmas!

Community Activities

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UPCOMING COMMUNITY EVENTS

Santa Run & Pancake Breakfast-- Saturday, December 5, 2015- 7:00 a.m. - 12:00 p.m. Our annual holiday Kick Off! The fun run/walk begins and ends with Santa at the Cameron Park Community Center. Pre-registration for adults is \$25 and only \$15 for kids 17 & under. The fee includes breakfast! Not a runner? Then come join your friends and family for breakfast with Santa! Breakfast is prepared by the Fire Explorers and you get pancakes, bacon, eggs, OJ and coffee for only \$5! Cameron Park Community Services District, 530-677-2231.

With Joyful Ring--Saturday, December 5, 2015- 7:00 - 8:00 p.m. Cantare Chorale presents its Christmas concert, With Joyful Ring, Dec 5 at 7 p.m. The event will be held at St Stephens Lutheran Church, 1001 Olson Dr, El Dorado Hills. Tickets are \$12 and can be purchased at the door or through <http://www.CantareChorale.com/>. The group is under of the direction of Mariia Pechenova.

37th Annual Hangtown Christmas Parade- Sunday, December 6, 2015- 1:00 p.m. 2015. "37th" Annual Hangtown Christmas Parade is coming again to Historic Placerville. Presented by Mountain Democrat. A McIntire Family Tradition. The theme this year to be announced. Unwrapped Gift for "Toys for Tots". Please drop off toys only at staging areas.

Bayley House Craft Faire--Saturday, December 12, 2015- 9:00 a.m. - 4:00 p.m. Bayley House Winter Craft Fair, newly renovated Bayley Barn, 4300 Hwy 49, Pilot Hill. Local Crafts, food, drink and music. Vendor booths (10x10 or 10x20) are still available both inside and outside. See www.bayleyhouse.org for vendor application and flyer.

CHECK OUT THESE OTHER ACTIVITIES BEING OFFERED IN YOUR COMMUNITY

EL DORADO HILLS SENIOR CENTER

Join the El Dorado Hills Senior Center for these Programs. For more reservations or meeting details, please call 916-358-3575 or www.edhcsd.org -Some fees apply.

Chess Club – Every Thursday, 2-4pm (held off-site)
 Wills & Trusts with Diana Steele – Tuesday, December 1
 Paint and Splash Class –Winter Snowman – Saturday, December 5th (\$30)
 Book Club – Monday, December 7 (held off-site)
 CHP 's Age Well, Drive Smart – Tuesday, December 8
 Grief Support Group – Tuesday, December 8
 Golden Hills Men's Discussion Group – Wednesday, December 16
 Brain Connections – Friday, December 18

CAMERON PARK 50+

Join the Cameron Park 50+ group on Tuesdays and Thursdays from 10 a.m. 2 p.m. at the CP CSD. For information call 677-2231 or www.cameronpark.org
 December 1 – Tai Chi for Better Balance meets every Tuesday from 1:30 – 2:30pm. \$35 for a four-week class, \$30 for CP residents.
 December 2 – Mary Cory from the El Dorado Historical Museum will do a presentation on one of the exhibits from the Museum.
 December 6 – Sierra Symphony 3pm doors open, music at 4pm
 December 7 – Paint & a Splash Too!! Acrylic painting class, \$48 for the class, \$43 for CP residents.
 December 8 – Brain Health Activity 10:30 am
 December 9 – Holiday Luncheon, 11:45 am
 December 22 – Short Story Discussion Group 1pm 'To build a Fire' by Jack London
 December 24 – closed
 December 31 - closed

	Monday	Tuesday	Wednesday	Thursday	Friday
South Lake Tahoe Senior Center	9 a.m. Pool Exercise 12 p.m. Lunch 1 p.m. Party Bridge	9 a.m. Pool Exercise 10 a.m. Silk Painting 10:45 a.m. Fitness Class 12 p.m. Lunch 12:30 p.m. Movie 1 p.m. Card Games 1:30 p.m. Pottery Class	9 a.m. Pool Exercise 10 a.m. Line Dance 10 a.m. Quilters Group 12 p.m. Lunch 1 p.m. Painting 1:15 p.m. Social Bingo	9 a.m. Pool Exercise 9 a.m. Pottery Class 9:30 Men's Bridge 12 p.m. Lunch 1 p.m. Bridge	9 a.m. Pool Exercise 10:45 a.m. Fitness Class 12 p.m. Lunch 12:30 p.m. Mah Jong 1 p.m. Dominoes Group 1 p.m. Party Bridge

Caregiver Support Group--2nd Thursday of each month from 5:30 - 7 pm, SLT Senior Center. Contact Penny (530) 541-2304.

American Association of Retired Persons – (530) 542-6094. Third Friday, 5:30 pm, SLT Senior Center.

Widowed Persons Association of California, South Lake Tahoe Chapter – (530) 542-4912. Meets the last Sunday of the month, 1 p.m. Call for location and other meeting times.

Bingo meets the first Saturday at 5:30 p.m. SLT Senior Center.

Senior Shuttle Looking for Volunteers



El Dorado County Senior Services is currently looking for volunteer drivers for its Senior Shuttle program. “Our volunteer drivers provide a valuable service to our local seniors,” said Johanna McGillivray, Program Assistant for Senior Services. “Without the Senior Shuttle, many seniors would not be able to get to places like the grocery store or other locations.”

Senior Shuttle volunteer drivers generally help once a month, picking up seniors and delivering them to designated locations in the County, including shopping centers and other places of interest. Volunteers are currently needed for routes throughout the County, but are especially needed in Cameron Park, Georgetown, Pollock Pines and Placerville.

“This is a perfect volunteer opportunity for someone who enjoys meeting new people, driving to new places and giving back to the community,” said McGillivray. Volunteers use the County’s Senior Shuttle van, not their own vehicle. Volunteers are required to have a current California driver’s license and copy of their DMV driving record, and pass a background check.

Anyone interested in volunteering may pick up an application at the El Dorado County Senior Center, located at 937 Spring Street in Placerville, or call (530) 621-4546. A copy of the volunteer application may also be downloaded at http://www.edcgov.us/HumanServices/Volunteer_Opportunities.aspx.

Holiday cont. from page 5

Traditional eggnog, made with rich cream and whole eggs, is certainly full of taste, but unfortunately it’s also full of fat, especially saturated fat.

Too much of this is thought to be responsible for an increased production of the “bad” artery clogging cholesterol, also known as LDL. Even traditional homemade eggnog can present health hazards because it is made with raw, unpasteurized eggs that may potentially contain a bacterial contaminate known as salmonella. To avoid this potential health risk, homemade eggnog should be cooked to reach a minimum temperature of 160 degrees during the preparation process. Some people believe if they add a little liquor to the eggnog they can skip this step, but I wouldn’t chance it.

So, what can you do to enjoy this festive beverage without the guilt? Make your own eggnog and using 1% milk and a liquid egg substitute (essentially egg whites, beta carotene for food coloring, and fortified with vitamins the yolk would have provided). It’s quick and easy to make because the egg substitute is already pasteurized so you can skip the cooking step! You can also use a milk alternative like almond, coconut, or soymilk.

Finally, there is gingerbread! Gingerbread has three main ingredients that pose potential health benefits and they are cinnamon, cloves, and of course ginger! From the antibacterial and antimicrobial qualities of cinnamon and cloves, to the anti-inflammatory properties of ginger this cookie is sure to pack a nutritional punch! As an added bonus it is also relatively low in saturated fat. So doll it up with candy canes, icing, and gumdrops and enjoy taking a guilt free nibble every so often as you create your masterpiece! ***Nutrition Notes by Natalie***

AARP Smart Driver Course

The AARP Smart Driver™ Course is the nation’s first and largest refresher course for drivers age 50 and older. It has given millions of drivers the skills and tools they need to drive safely on today’s roads, allowing them to remain independent for many years to come. There are no tests to pass - just useful information to keep you safe on the road! AARP has developed an 8-hour classroom course to help drivers 50 years or older refresh those skills.

2016 Dates are Coming Out Soon! Classes will be hosted throughout the month in Placerville, El Dorado Hills, Pollock Pines, and Cameron Park.

Participants must attend both days of the course to receive a certificate of completion. The class fee is \$15 for AARP members, and \$20 for non-AARP members. Pre-registration is required. For more information, additional class locations and/or registration forms, please call the Department of Health and Human Services Agency at 530-621-6150.



Ornament cont. from page 4



Nature-inspired: (like animals, acorns or holly leaves)

You're a kind-hearted thinker!

Your love of nature ornaments reveals just how emotional and kind you are. In fact, you embody the joy of the season every day of your life—spreading goodwill to human and furry friends alike. A deep thinker, you see the holidays as a celebration not only of family and spirituality, but of nature and the larger world we all share.



Classic or vintage: (like a classic ball ornament, oval, teardrop or indent design)

You're a sentimental traditionalist!

If you favor baubles that'll never go out of style—from a classic ball ornament to a vintage indent shape (ornaments with a cutout, circular center)—

you likely value tradition above all else. “People who are drawn to these shapes like balance in their lives,” notes Nickerson. You favor the familiar over the new—especially when it comes to people—which is why you're more likely to be found at intimate holiday gatherings than at glitzier larger events.



Homemade or customized:

You're a creative caretaker!

When you think of a perfect ornament, you envision the sweetly askew Popsicle sticks of the “sled” your daughter made in kindergarten or the ball ornament you put up every year with Baby's First Christmas written on it. And if you most love that unique-to-your-brood bauble, you're anything but materialistic—for you, family comes first all year-round!

Medicare cont. from page 1

“They'll be hit very hard with a very steep increase,” says Joe Baker, president of the Medicare Rights Center. “Which doesn't sound fair, but that's the way the law works.”

About 7 in 10 beneficiaries have their premiums automatically deducted from their Social Security checks and under a “hold-harmless” provision of the law, a zero Social Security COLA in any year means that those people cannot pay more in standard Part B premiums than in the previous year — a phenomenon that has happened only twice in the last 40 years. The intent is to “provide a measure of protection to assure that their checks won't go down when Part B premiums rise,” says Tricia Neuman, director of Medicare policy at the Kaiser Family Foundation, a health research group.

However, the hold-harmless policy doesn't apply to several groups (see accompanying chart) who make up about 30 percent of Medicare enrollees. About 16 percent — low-income people whose premiums are paid by their states — also will not be affected personally. That leaves 14 percent, or about 1 in 7, who will bear the full brunt of higher premiums out of their own pockets.

Under Medicare law, standard premiums must be set to cover 25 percent of the expected Part B costs for the following year, with the federal government paying the remainder. In normal years, those costs are spread through the Medicare population with a single premium for most enrollees, except for the wealthiest, who pay more. But in zero-COLA years, the whole burden typically falls on relatively few — which is what happened in 2010 and 2011, when Congress did not succeed in softening the blow.

This year, after AARP and about 70 other organizations asked lawmakers to intervene, they reduced the size of the expected premium to \$118.80 a month, with an additional monthly surcharge of \$3 to address the financial shortfall. The surcharges will pay for a \$7.5 billion loan that funds the premium reduction, with the expectation that it will be paid off in five years.

The \$3 monthly surcharge will be paid by most beneficiaries not held harmless in 2016, on top of their new monthly premium. But those who pay higher income-related Part B premiums—set to range from \$170.50 to \$389.80 next year—will pay surcharges of between \$4.20 and \$9.60 a month, depending on income. If there is a Social Security COLA in 2017 or 2018, and the standard premium returns to a single amount, the surcharges will be applied to all Medicare beneficiaries until the loan is paid off.

The budget agreement also reduces the projected annual Part B deductible, which had been expected to rise from \$147 this year to \$223 in 2016, setting it at \$166 next year.

Senior News

Free iPad Workshops

December 15, 2015- 1:30-3:30 p.m. at the Placerville Senior Center
January 13, 2016- 1:30-3:30 p.m. at the Cameron Park Library

Pre-registration required, as space is limited.
To register, please call 530-621-6255.

- Are you thinking about getting an iPad?
- Do you already own one but don't know how to use it yet?
- Are you constantly asking your grandchildren for help?



AT&T, together with Friends of Seniors, is offering two beginning iPad workshops to teach you the basics, and get you started. What a wonderful way to keep in touch with family and friends!

Sessions are delivered in a classroom-style format using iPads provided by AT&T, or you can bring your own iPad. AT&T provides a presenter and a team of trainers that can teach the basic functions, such as surfing the web, taking photos/videos, using email, downloading apps and using maps and other applications. All sessions are flexible and can be customized to meet the needs – and skill level – of the participants. Discover how technology can improve your life, and learn how to have a safe and secure online experience.

After taking this class, you can get your grandchildren to help you with more important things like mowing the lawn and washing windows. Call today to make a reservation, 530-621-6255.

Commission on Aging

The El Dorado County Area Agency on Aging has a Commission on Aging (COA) that serves as an Advisory Board to the County Board of Supervisors. The 14 members of the COA are appointed and represent all parts of the county. Various committees work hard to recommend services that help seniors survive in this ever more complicated world we live in.

www.2nd50yrs.org

For more information about the COA or for a schedule of upcoming meetings, please call (530) 642-4833.

Department of Human Services Meetings and Programs

Caregiver Gatherings

After a while, providing care to a relative or close friend with a chronic health condition, such as dementia, can take its toll.

Research indicates caregivers who take a problem solving approach to their duties, look for the positive in difficult situations, and have good social support will not only experience less stress, but the person they care for will experience a slower rate of decline than those who do not use this strategy. Join us and share with others who face the same challenges as you, get answers, and share your success (or not so successful) stories in a friendly and confidential setting. For more information, contact 621-6180.

“My Time” Caregiver Gathering

Friday, December 4th from 1:30 p.m. to 3:00 p.m.
location: Placerville Senior Center, 937 Spring Street

“After Five Club” Caregiver Gathering

Wednesday, December 9th from 5:30 p.m. to 7:00 p.m. location:
Senior Day Care Center, 935-A Spring Street, Placerville

El Dorado Hills Support Group

“My Time EDH” Support group for care partners of people with dementia. 3rd Thursday of month, 10:30 a.m.-Noon. Free respite care is provided during My Time. For questions, 916-358-3560.

Senior Peer Counseling

Offers counseling services to adults 55 years or older enabling them to make choices and changes for personal growth. For more information, call (530) 621-6304.

Free Community Service

The You Are Not Alone (YANA) Program is a FREE telephone calling service that provides daily phone calls to seniors. For more information, call (530) 621-6255.

Resources and Sharing on the Divide

Caregiver Support Group meets the 2nd Tuesday afternoon of each month. 2:30-4:00 p.m. Greenwood Community Center, 4401 HWY 193-next to CCC.

A New View on the Holidays

Many of us approach the winter holidays with dread, exhaustion, anxiety and isolation. We're victims of the Christmas blahs, the Hanukkah malaise, the Kwanzaa ennui and, for the pagans among us, the Solstice slump. But, while science has not yet found a cure for the holiday blues, there are a definitive coping strategies:

Shop for the most important people first. We always want to get our loved ones something unique and special, so there we are at the quickie mart at 3:00 a.m. on Christmas Eve, trying to put together a "gift basket" of twinkies, crazy glue and car air fresheners.



Don't load up on fats and sweets. There's nothing worse than being bloated and wired at the same time. If you eat sensibly, you'll be in a better frame of mind. But if you insist on overdoing it, get a pair of those pants with the elastic waistband-at the very least, you'll avoid the mid-meal unbuttoning, which is always humiliating experience.

Get up from the table and get some exercise. It is a proven stress reducer. Take a hike. Make a snowman.

Before you start up a conversation, make a mental list of topics to avoid. If you're feeling at all blue, you'll probably want to rule out discussion on: your career, personal life, health, religion, politics, the past, the future and, most often, the present. Topics that are almost always safe: the weather, sports and gardening.

Relax. Take a deep breath. Take time out to rejoice at the little things. The smell of bread baking, the sound of fire crackling, or the views outside your window of winter's blessings.

Don't make resolutions now. There's too much pressure this time of year. Wait until you're in a better frame of mind, like in February, which is the Chinese New Year.

1-800-510-2020

Toll Free
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Community Meetings

Placerville Fellowship and Newcomers
Open to all newcomers and residents of El Dorado County. Luncheon meeting is held on the 3rd Thursday of each month. 626-5241.

Stroke Education and Support Group
Meets at 681 Main Street, room 208,
Placerville 4th Wednesday of each month,
Brown Bag Lunch – 12:00 to 1:00 p.m. For more information, call 626-2642.

Widowed Persons Association
“The Widowed Persons Assoc. of CA” (WPAC) meets monthly for lunch. This is an opportunity for widowed men & women to take part in planned social activities. For more information, 391-4154.

Golfers!! Bowlers!! RVrs!! Fishers!!
SIR is a non-profit organization of men retired from full time employment. We have a monthly luncheon meeting and a guest speaker. No dues. For more information, call 644-1405.

POETRY FOR ALL

Poetic License, a poetry read-around, Saturday, December 19th from 2-4 p.m. at the Placerville Senior Center. All ages welcome. The event is free. Bring your own poems to share; read from your favorite poets; or just come to listen.

Poetry in Motion, a poetry read-around, Monday, December 28 from 6-7 p.m. at the Placerville Senior Center. All ages welcome. The event is free. Bring your own poems to share; read from your favorite poets; or just come to listen.

We hope to see you there!

Dad Was a 1940s Christmas Tree Artist Before the tree went up on their 1940s Christmas, her father took several days to improve on what mother nature had started

Christmas in our family was one of the most exciting times of the year—especially for my brother Don and me. There were always more presents than we could have ever imagined, but almost as exciting was the perfect white Christmas tree.

When we were kids in the 1940s and early '50s, white Christmas trees were pretty unusual. But we always had a white tree, and a perfect one at that. Dad would meticulously choose the most perfectly shaped tree he could find and make it even more perfect at home. It took several days and a lot of effort before that tree could meet Dad's standards.

After attaching the trunk to the base, he would stand back, take a long look at the tree and reach for his saw. First he would remove all the lower branches—creating plenty of room for presents to be placed underneath—and carefully put the branches aside to be used later. He'd step back and walk around the tree several times studying its shape, contemplating his next move.

It was then the real artistry began. Dad would get his brace and bit, choose a bit size slightly smaller than the base of a specific tree branch he had cut off earlier, then push his way through the branches to drill a hole. A chosen branch was pushed into the hole and voilà! A once-bare spot of the tree was no longer bare.

When Dad was done with shaping, he brought out the paint sprayer and loaded it with white paint. He sprayed until every single inch of that tree was white as snow.

Every year it seemed our Christmas tree was more breathtaking than the previous year, looking as if it had been in one of nature's beautiful snowstorms. My brother and I will never forget those perfect white Christmas trees created by Dad in the garage.

Sherri Owens • Cincinnati, Ohio



Disclaimer: Any listed Community Events and Meetings and any other non-County events listed in the Senior Times are not represented or provided by El Dorado County Health and Human Services Agency and do not reflect the views or opinions of the Agency. For information regarding events, dates, locations, etc., please call the organization directly. Thank You.