It’s October again and time to review your Medicare coverage to determine if the plan that you have is the best option for you. Medicare Annual Enrollment begins on Friday, October 15th, and ends on Tuesday, December 7th. All plans will have a start date of January 1, 2022.

The Open Enrollment period is the time designated for you to make changes to your Medicare Part D Prescription Drug plan or Medicare Part C Advantage plan. It is also the time for you to enroll if you missed your enrollment opportunity when you first became eligible for Medicare. What other changes can a Medicare participant make during the open enrollment period? You can:

Continued on pg. 2
· Enroll in a Medicare Part D Prescription Drug Plan
· Change from one Part D Medicare Prescription Drug Plan to a new Part D Medicare Prescription Drug Plan
· Enroll in a Part C Medicare Advantage Plan with Prescription Drugs
· Change from one Part C Medicare Advantage Plan with or without Prescription Drug plan to a new Part C Medicare Advantage Plan
· Return to Original Medicare and purchase a Medicare Supplement and enroll in a standalone Part D Medicare Prescription Drug Plan
· Return to Original Medicare only and enroll in a Part D Medicare Prescription Drug Plan
· Return to Original Medicare with no Part D plan

*Remember that there is a penalty for not enrolling in a Part D Medicare Prescription Drug plan when you are first eligible.

For Medicare participants who currently have either a Part C Medicare Advantage plan with or without prescription drugs or a standalone Part D Medicare Prescription Drug plan, Medicare’s Annual Enrollment period is the perfect time to make sure your drug plan or Medicare Advantage Plan still meets your needs, especially if you had any changes to your health. For more information, please visit www.medicare.gov.

*Beginning October 1st, you may view 2022 plan information on the Medicare website.

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60+ CAFÉ NEWS

Due to an overwhelming concern for community health and safety, the 60+ Café is once again, closed for in-person dining. If you have questions, please contact Anna at (281) 885-4619 or Eva at (281) 885-4601.
AN APPLE A DAY

October is National Apple Month, but apples are a great part of a healthy diet when eaten year-round. Apples promote heart health in several ways. They’re high in soluble fiber, which helps to lower cholesterol. They also have polyphenols which are linked to lower blood pressure and stroke risk. The benefits of eating an apple are numerous, so eat the entire apple—both skin and flesh.

AN OUNCE OF...

PREVENTION

Preventative care visits, including health screenings for cholesterol levels, colon cancer, heart problems and more, qualify for Medicare coverage. Seniors also need to get vaccinations that can help prevent COVID, influenza and pneumonia.

EARLY TO BED, EARLY TO RISE

It’s important to get enough quality sleep. At least seven to eight hours is a reasonable goal for senior adults. Remember that frequent waking and insomnia in the night are common among seniors, so turn the lights down in the evening to spur drowsiness and make sure your bedroom is comfortable, cool and quiet.
Don’t be frightened! The Young at Heart Center staff wants you to remain connected with us, so we utilize Zoom video conferencing and if you have never used Zoom, you will find that it’s not as scary as you think. We want you to be able to navigate the Zoom app and connect with any virtual activities that you might be interested in joining. With this in mind, we want to reassure you that we are available to offer you assistance in getting connected. If you have a computer, tablet, or smartphone, we can help you connect with Zoom, so if you desire one on one tutorials or would like to have a practice Zoom session, please contact Eva at 281 885-4601. For more information regarding virtual activities, please see the calendar at the end of this newsletter.
Just for Laughs

Q. What kind of vest should you wear in the fall?
A. a Har-vest

Q. Why don’t ghosts have money problems?
A. They don’t have to worry about the cost of living.

Words of the Month
“snatched” – looking good, fit, or in style
“yassss” - an enthusiastic way of saying “yes”
“squad” – a group of friends you hang with and are close to

Moment of Inspiration
“Courage is not the absence of fear, but the acquired ability to move beyond fear.”
Think Pink

October is Breast Cancer Awareness Month, so we didn’t want to allow the month to go by without encouraging you to be Breast Cancer aware while remembering those whom have fought Breast Cancer and won, and also those who lost their fight. Remember that many factors over the course of a lifetime can influence your breast cancer risk. You can’t change some factors, such as getting older or your family history, but you can help lower your risk of breast cancer by taking care of your health in the following ways—

- Keep a healthy weight
- Exercise regularly
- Don’t drink alcohol, or limit alcoholic drinks
- If you are taking, or have been told to take, hormone replacement therapy ask your doctor about the risks and find out if it is right for you
- If you have a family history of breast cancer or inherited changes in your BRCA1 and BRCA2 genes, talk to your doctor about other ways to lower your risk

Staying healthy will lower your risk of developing cancer, and improve your chances of surviving cancer if it occurs.

French Class

Bonjour! The French Class has restarted and offers two class options on Thursday mornings: A beginner’s class at 9:30am and an intermediate class at 10:30am. Boost your brain power and improve your memory by learning a new language. This class is offered virtually over Zoom, so for more information and log-in details, please contact Eva at (281) 885-4601.

Nutrition Education

Join us for our monthly virtual Nutrition Education class on Tuesday, October 19th at 10:30am. In this session, we learn and discuss topics related to good health and nutrition and everyone who logs in receives a special gift to help jumpstart their healthy habits. For more information or log-in details please contact Anna at (281) 885-4619.
Halloween Bingo
Join us online on Wednesday, October 27th at 10 a.m. for virtual Halloween Bingo. Wear your best costume or Halloween T-shirt and log in for the fun. For more information and log-in details, please contact Eva at (281) 885-4601 or email at egalloway@namonline.org.

Bank Fraud Awareness Seminar
October is National Crime Prevention Month and with that thought, did you know that bank fraud has seen a 159% increase this year and happens every 15 seconds? Don’t become a victim of financial fraud! Learn the facts to minimize your risk. Join us online on Wednesday, October 6th at 10:30 a.m. when representatives with Woodforest Bank will join us to discuss bank fraud and answer your questions. To join this virtual event, please contact Eva at (281) 885-4601 or email at egalloway@namonline for log-in details, or you may access this seminar by dialing in at 346-248-7789. This event is a collaboration with the NAM Learning and Vocational Center. For additional information, please call (346) 248-7789.

Mind/ Body Wellness Workshop
Join us for a FREE Wellness Workshop series to learn about stress management and techniques to help create beneficial changes in your body’s physiologic responses (like blood pressure, stress hormone levels, pain response, and immune functioning) and make a difference in conditions as diverse as hypertension, chronic pain, and insomnia, as well as, anxiety, depression, and post-traumatic stress disorder. This series will be facilitated by Candace Runaas, LMFT-S, LPC, director of NAM’s Behavioral Health Department and includes 8 virtual one-hour sessions beginning Friday, October 1st at 10:30am. Subsequent sessions will be consecutive Fridays through November 19th at 10:30 a.m. Space for this workshop is limited, so please register today by contacting Eva at (281) 885-4601 or email at egalloway@namonline.org.
October Birthdays

Doris Allen – 10/21
Hector Alpuing – 10/21
Zenaida Alpuing – 10/11
Gladys Arriola – 10/12
Neveda Babaturk – 10/28
Susanne Bailey – 10/2
Wendy Bonds – 10/6
Brinia Brown – 10/22
Enrique Casorla – 10/29
Veronica Champagne – 10/3
Joan Champion – 10/21
Sandra Crowe – 10/7
Sarah Francis – 10/27
Yergalem Keflemariam – 10/28
Charles Kirkland – 10/6
Yun Tak Lee – 10/4
John Lellis – 10/14
Loretta Letts – 10/16
Rita Lewis – 10/24
Frank Lubrano – 10/8
Ruben Martinez – 10/26
Raquel Mata – 10/15
Brenda Mitchell – 10/22
Greta Flowers-Neal – 10/6
Teresita Nisperos – 10/25
Betty Passini – 10/19
Suzy Richard – 10/30
Joan Rue – 10/23
Joan Scheuermann – 10/15
Phyllis Shelby – 10/2
Sue Shem – 10/26
Eddie Taylor – 10/2
Lorna Thornton – 10/26
Martha Vogel – 10/12
Mary Vincent – 10/10
Deloris Young – 10/9
Rosemary’s Riches

This piece comes to us from the pen of Rosemary Mackin, who is one of our own Young at Heart members. Rosemary is a gifted writer who has the ability to paint “word pictures” and she has generously agreed to share some of her writings with us. If you like this piece, check out more of Rosemary’s writings on her blog, www.succinctlysaid.com

Beetles and Lizards and Moths, Oh my!

One afternoon in late August, a mysterious splash of straw yellow caught my eye. There, from a fragile stem in the yard’s front flower bed, floated a spectacular moth! I spied that burst of color as I collected afternoon mail and, thinking the beautiful creature had died, decided to keep the specimen. To what end, I don’t know.

But the stem holding my winged visitor would not give way and, sensing danger, the moth fluttered several inches to the ground. As it fell, butter-soft wings brushed against my hand - an amazing sensation! I left it, retreating indoors to consult the all-knowing computer.

There, I identified my visitor as a female Imperial Moth. Markings include a narrow purplish strip running from wing tip to wing tip - Milady boasts an impressive five-inch wing span! Two tiny circles hover symmetrically above this strip and splashes of that color dot the head, thorax and abdomen. (A nod to my sophomore biology teacher, Sister Mary Elizabeth.)

FYI: Wings of a moth, though powder-like, are actually tiny scales. (The order Lepidoptera means ‘scale wing’.) Additionally, pigmented scales “pattern” the wings and, in turn diffract light via a “microscopic structure of ribs and holes.” Tricky to ponder, I know.

Additionally, a teeny black and red ladybug perched on a leaf above that regal visitor. I took this as a sign from above, having read the following legend: Farmers in the Middle Ages, plagued by pests, prayed to the Blessed Lady. Low and behold, beneficial ladybugs arrived, miraculously saving crops. Farmers called the red and black beetles “our lady’s birds” or lady beetles. Germans refer to these insects as Marienkafer, meaning “Mary beetles.” The seven-spotted lady beetle is reputed to be the first named for the Virgin Mary - red representing her cloak and black spots, her seven sorrows.

An Imperial Moth and her Ladybug-in-waiting are, admittedly, a hard act to follow. But Zeke, a common green lizard, deserves honorable mention. After all, he’s a direct descendant of ancient dinosaurs. Zeke is a longtime resident and regularly basks upside down on the wrought iron gate. Other days he clings to either sidelight, staring into our foyer. Deep in thought, his throat, or dewlap, occasionally inflates in brilliant pink. So ponderous a demeanor reminds me of a line from “The Phantom,” an old radio show: “Who knows what evil lurks in the hearts of men” (or lizards?) . . .

Also newsworthy is Ms. Mable the toad, a champion of change and survival – think metamorphosis. Her plump little body is muddy-brown, with a slim, darker band down the center of her back. She lives among flourishing cast iron plants, with a preference for the plumeria’s planter. No amount of courtyard commotion dislodges her. However, when Mable ventures fourth she’s like the wary pedestrian at a busy cross walk – cautious to the core.

Though no longer here, I’m honored to have had a royal visitor; and especially, an emissary of Our Lady. I’ve spotted Ms. Mable a time or two and anticipate Zeke’s performance atop the wrought iron gates.

Stay mindful, you’ll reap the rewards.
Since this month marks the beginning of Annual Medicare Open Enrollment, here are a few tips to help you guard yourself from becoming the victim of Medicare Fraud:

Do:
1. Protect your Medicare number (on your Medicare card) and your Social Security Number (on your Social Security Card). Treat your Medicare card like it’s a credit card. Don’t ever give it out except to your doctor or other Medicare provider. Never give your Medicare number in exchange for free medical equipment or any other free offer. Dishonest providers will use your numbers to get payment for services they never delivered.
2. Remember that nothing is ever “free”. Don’t accept offers of money or gifts for free medical care.
3. Ask questions. You have a right to know everything about your medical care including the costs billed to Medicare.
4. Educate yourself about Medicare. Know your rights, and know what a provider can and can’t bill to Medicare. Visit medicare.gov to learn about your rights and different covered expenses.
5. Use a calendar to record all your doctor’s appointments and what tests or X-rays you got. Then check your Medicare statements carefully to make sure that all the details are correct.
6. Be wary of providers who tell you that the item or service isn’t usually covered, but they “know how to bill Medicare” so that Medicare will pay.
7. Make sure you understand how a plan works before you join.
8. Always check your pills before you leave the pharmacy to be sure you got the correct medication, including whether it’s a brand or generic and full amount. If you don’t get your full prescription, report the problem to the pharmacist.
9. Report suspected instances of fraud. Review your “Medicare Summary Notices” or other statements from your plan for errors. These notices show what services or supplies were billed to Medicare, what Medicare paid, and what you owe. Make sure you and Medicare weren’t billed for health care services or medical supplies and equipment you didn’t get. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.

Don’t:
1. Allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
2. Contact your doctor to request a service that you don’t need. Don’t let anyone persuade you to see a doctor for care or services you don’t need.
3. Accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid don’t send representatives to your home to sell products or services.
4. Be influenced by certain media advertising about your health. Many television and radio ads don’t have your best interest at heart.
5. Give your Medicare card, Medicare number, Social Security card, or Social Security number to anyone except your doctor or other Medicare provider.
Recipe of the Month

Pumpkin Nut Muffins

Directions

Heat oven 350 degrees. Line 12 muffin cups with paper baking cups or lightly grease. For muffins, in a large bowl, beat pumpkin, sugar, oil, and eggs until well blended. Add cinnamon, baking powder, nutmeg, cloves, and salt. Mix until well blended. Add flour. Mix just until dry ingredients are moistened. Do not overmix. Fold in pecans and raisins. For topping, in a small bowl, combine sugar, butter, cinnamon, and nutmeg. Mix well with a fork. Add flour. Mix well. Spoon batter into muffin cups. Top each with 1 tablespoon topping mixture. Bake 20 or 25 minutes or until wooden pick inserted in center comes out clean. Let stand a few minutes before removing from pan. Makes 12 muffins.

*Pureed cooked pumpkin may be substituted for canned pumpkin.

Ingredients

1 can (16-oz) pumpkin
2 cups granulated sugar
1 ¼ cups vegetable oil
3 extra-large eggs
1 ½ teaspoons ground cinnamon
1 teaspoon baking powder
1 teaspoon ground nutmeg
½ teaspoon ground cloves
¼ teaspoon salt
2 ¼ cups all-purpose flour
1 cup pecan pieces
½ cup raisins

Topping:
½ cup granulated sugar
¼ cup (1/2 stick) butter or margarine, softened
1 ½ teaspoons ground cinnamon
1 teaspoon ground nutmeg
¾ cup all-purpose flour
· Fear comes from knowledge and experience which is why almost everyone fears different things. We all encounter different scary moments in life, so we all come to fear different, sometimes very strange things.

· It is possible to be literally scared to death. If you can’t calm down after the initial adrenaline rush that comes along with shock, the adrenaline and calcium keep pouring into your heart and causes it to tremor instead of beat normally. In extremely rare cases, this can cause your blood pressure to drop causing you to slip into unconsciousness and ultimately cause death.

· October is the sixth of seven months with 31 days.

· The birth flower of October is the bright orange calendula, also known as the marigold.

· On October 12, 1999 world population reached six billion people.

**DID YOU KNOW?**

**HOW CAN YOU HELP THE YOUNG AT HEART CENTER**

Calling all sewers and crafters! Helping Hands needs volunteers to sew or craft to create unique one of a kind items to be sold in support of the senior center. If you are creative and want to help the senior center thrive, please consider becoming a part of a fantastic team that contributes so much to do great things. Please see Eva for more information.
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**Young at Heart Senior Center Activities**