

Hours of operation Monday through Friday 8:30 am - 4:30 pm Closed some holidays

Telephone: (208) 522-4357 Website: ifsccc.org Circulation: 750

# SENIOR COMMUNICATOR

## Non Profit Organization

Idaho Falls Senior Citizens Activity Center 535 West 21st Street We are a daily center for ACTIVE seniors. Our Meals on Wheels program prepares/delivers over 66,000 meals yearly. We are NOT an assisted living center.



OUR SOCIAL MEDIA WEBSITE

FACEBOOK



TWITTER

2020 November We reserve the right to goof-up occasionally

**New Members** Marcene Nielson, Terry Busch, Franklin Randall, Virgil Holverson, Kenneth & Arvilla Nilsson, William Summer, Darrell & Pat Smith, Della Thueson, Ray Boster, Elizabeth Squire, Kenneth VanOrsdol, Victor Abarca, Ernestina Leon

AND FOR ALL OUR NEW MEMBERS... Please don't be a passive member! Get involved...Join in the daily activities. In most cases the daily activities are not created by the Center Management, they were created by members who asked "Can we do this?" Management is concerned with activities only in a support position. Please join us on any Wednesday morning at 8:45 AM for Wednesday Morning Coffee Break and . . . .

NEW MEMBER GET-ACQUAINTED! STAY FOR \* BINGO AT 9:45 IF YOU WOULD LIKE

#### Thank You to all of our Volunteers

Senior Hours	244.00
Non-Senior Hour	116.00
Board Member Hour	39.00
Work Detail Hours	0.00
Total Hours	399.00

We would like to thank the Board Members, Non-Seniors and ALL the seniors who keep the SCCC going by keeping all of our activities and programs running.

Warm Wishes To You All!

#### Eastern Idaho Area Agency on Aging: Senior Medicare Patrol

The Senior Medicare Patrol (SMP) program, under the Eastern Idaho Area Agency on Aging, helps Medicare and Medicaid beneficiaries avoid, detect, and prevent health care fraud, errors and abuse. SMP trained staff and volunteers provide free counseling and education to the community. Remember to protect your Medicare card and only share your Medicare number with your trusted healthcare provider. Check your statements and bills for inaccuracies such as services you didn't receive, double billing, or services not ordered by your doctor. If you ever have questions about your Medicare Summary Notice or other healthcare statements or bills, give us a call and our trained counselors can help. (208) 522-5391

#### Thank You!

**Monthly Supporters** 

**Bonneville County \* United Way** 

City Of Idaho Falls \* Medicaid

**Eastern Idaho Community Action Partnership** 

#### Thank You!

THANKS TO THE MEMBERS WHO HELP US RELIEVE THE PAIN OF THE ECONOMY:

\$ 0 - \$ 99 5 Anonymous Donations \$100 - \$250 Nancy Johnson, Ruth & Mike Oar \$300—\$600 Janet Carpenter, \$800-\$2,000

#### Thank You!

Many thanks to the following entities for their recent grants and donations!



We want to say thanks to our VOLUNTEER DRIVERS

for the Meals on Wheels program.

We appreciate so much the way you have opened your hearts to help our seniors and

disabled adults. Your willingness to give of your time has enabled us to deliver our meals quicker, more timely and helps make sure that we don't have a wait list. You are a blessing to all.

Dave Noble, John Burnside, William Brotherson, Patrick McCracken, Richard & Marion Myers,

Chanse Powell-Senior Solutions, Steve Stowell, Jared and Karen Fuhriman, Don Yeager, Johannah Thompson, Marla Morgan, Tiffany Morris, Whitney St. Michael, Jeffrey Socher, Drew Parks

Penny Shawl, Cheryl Steele, Becky Schneider, Moira Solle, Jayden Hunsucker-Alliance Home health & Hospice, Johanna Groh, Shirley & Robert Brosseau, Miriam Cotto

# COME JOIN THE FUN CALL FOR A TOUR TODAY!



# LINCOLN \* COURT

INDEPENDENT, ASSISTED LIVING & MEMORY CARE



850 Lincoln Dr, Idaho Falls 208-529-3456

# We are the solution

- Taking New Admissions Fully Furnished Apartments
  - Competitively Priced Amazing Move In Specials

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M E

SNOW-WHITE AND ROSE-RED THERE WAS 1-CE A WIDOW ( WHO HAD VERY LITTLE BUT WHO CONSIDERED HERSELF RICHARD -CAUSE SHE HAD & LOVELY SNOW-WHITE AND RED. SHE NAMED THEM AFTER 2 -S T- GREW ON EACH SIDE OF HER -LY! THEY OF-10 2-ED EACHOTHER W 2-GETHER GATHERING THE THE AND S'S AND KEPT THEIR (00)S NEAT AND CLEAN. THE WHILE THEIR MOTHER TOOK HER OO AND READ 2 THEM FROM A LARGE ) FOR PETS. I WINTER AND A WHITE WHEN THEY OPENED THE THE A HUGE WALKED IN! AT FIRST THEY WERE ALL VERY THE BEAR SPOKE KINDLY 2 THEM AND SAID HE NOT FRIGHTENED ! BUT W-HURT THEM, THE TOOK THE AND SWEPT THE OFF HI T-M THEY CAME GOOD FRIENDS AND THE CAME EVERY DURING THE LONG WINTER- TIME, WHEN SPRING-TIME CAME THE BEAR WENT AWAY SAYING, "MY MUST GO FROM THE SED S ! ONE DAY THE SING AND THEY SOMETHING JUMP ING WAND . IT WAS A LITTLE WAS CAUGHT IN A SILLY MAN CRIED. HELP ME / SNOW-WHITE TOOK OUT HERE AND CUT A PIECE OFF HIS - AWAY HE WENT VERY SET -CAUSE HIS THAD BEEN HIM AGAIN. THIS TIME A GREAT AGAIN THE PHAD TO USED. AGAIN THE LITTLE ANGRY HE CALLED THE NAMES AND WAWAY WITHOUT EVEN THANKING THEM ! THE AGAIN. THIS TIME A GREAT 2 CARRY HIM AWAY. THE DROVE AWAY THE AND THE OF PRECIOUS AND STARTED TO RUN AWAY W-E CAME THE BIG BROWN GROWLING FIERCELY! WITH I BLOW OF HIS GREAT KILLED THE GIRLS WERE AFRAID AND STARTED 2 AWAY WHEN SUDDENLY THE STOOD UP AND HIS FUR DROPPED OFF! THERE STOOD A JOS-SOME (TT) BEAR ! TO AM A S'S SON, HE SAID. WAS -WITCHED BY THE WICKED Now HE IS DEAD I AM FREE! SNOW-WHITE WAS WHO STOLE ALL MY MARRIED TO THE AND FRED TO HIS BROTHER. THEIR WENT 2 LIVE IN WITH HER CHILDREN. SHE TOOK THE 200 -S WITH HER AND THEY GREW AND BLOSSOMED EVERY YEAR WITH BEAUTIFUL (6)'S OF WHITE AND RED.



Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19.

Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers.

# What Can You Do to Stop COVID-19 Fraud?

- Do not give out your Medicare number to anyone other than your doctor or other health care provider.
- Protect your Medicare number and treat your Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure the anti-malware and anti-virus software on your computer are up to date.
- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations.
- Ignore online offers for vaccinations. If you see ads touting prevention products or cures for COVID-19, they are most likely a scam.
- Do your homework before making a donation to a charity or crowdfunding site due to a public health emergency. Be particularly wary of any charities requesting donations by cash, by gift card, or wire transfer.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly traded companies can prevent, detect, or cure COVID-19 and that the stock of these companies will dramatically increase in value as a result.

on page 9

November is the month to remind us to be thankful for the many positive things happening in our life.



#### Eastern Idaho Area Agency on Aging: In-Home Services

Through your local Area Agency on Aging, you may receive help in the home if you qualify. Homemaker services provide care for older persons to help maintain, strengthen, and safeguard their personal functioning in their own homes. Homemaker services can include: light housekeeping, laundry, essential errands, and meal preparation. Additional assistance, through the Chore program, can help with larger projects, such as sidewalk maintenance, heavy cleaning or minor household maintenance. These services are no-cost to low-cost for consumers. Call your Eastern Idaho Area Agency on Aging for more information at (208) 522-5391.



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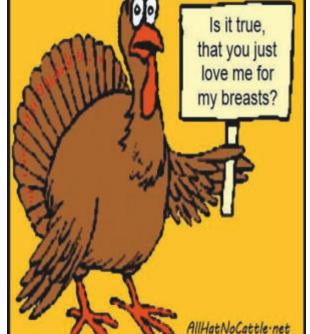
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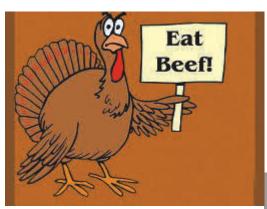








"No, I Won't Kill you, farmer Brown — I wouldn't stoop to your level. ... but there is something I'd like to do with this box of stuffing mix."



### What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B (Medical Insurance) covers COVID-19 tests when ordered by your doctor or health care provider on or after February 4, 2020.
- Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine.
- There is no vaccine for COVID-19 at this time; however, if one becomes available, Medicare will cover it.
- Medicare also recently expanded coverage of telehealth services to enable beneficiaries to access a wider range of services from their providers without having to travel to a facility.
  - This includes access to doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.
  - During this emergency, there are also more options for the ways your providers can talk with you under this provision.



 For Medicare coverage questions, contact your local State Health Insurance Assistance Program (SHIP) at SHIPTAcenter.org or 1-877-839-2675.

#### Other COVID-19 Resources

- Administration for Community Living (ACL): ACL.gov/COVID-19
- Senior Medicare Patrol National Resource Center (SMPNRC):
   www.smpresource.org/Content/Medicare-Fraud-Schemes/COVID-19-Fraud
- Centers for Disease Control and Prevention (CDC): CDC.gov/coronavirus/2019-ncov
- Federal Trade Commission (FTC): FTC.gov/coronavirus
- Medicare: Medicare.gov/medicare-coronavirus

## How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

To locate your state Senior Medicare Patrol (SMP): Visit <a href="www.smpresource.org">www.smpresource.org</a> or call 1-877-808-2468.

Supported by a grant (No. 90MPRC0001) from the Administration for Community Living (ACL),
U.S. Department of Health and Human Services (DHHS).

Senior Center Name: Idaho Falls Senior Center

Month: November 2020

2 Monday	3 Tuesday	4 Wednesday	5 Thursday	6 Friday
Mustard Pork Chops	Tuna Casserole	French Toast W/ Sausage & Eggs	Hamburgers	Hot Turkey Sandwich
Granny Smith Apples	Apricots	Strawberries & Syrup	Plums	Pears
Baked Italian Tomato, Zuccini	Onion, Celery, Peas, Mushroom	Onions, Peppers, Mushrooms	Tomato, Onion, Green leaf, Pickle	Oriental Veg blend
	Egg Noodles	WG Toast	Bun & Fries	Gravy
MILK	MILK	MILK	MILK	MILK
	0 Brownies	0	Banana Pudding	Jello with Cream

9 Monday	10 Tuesday	11 Wednesday	12 Thursday	13 Friday
Swiss Meatballs	Chicken and dumplings	Polish Dog with Sauerkraut	Stuffed Tomato Salad with	Meat Loaf
Oranges	Peaches	Kiwi	Tropical Fruit	Cherries
California Blend	Peas, Carrots, Onions	Baked Beans	Lettuce, Tom, Cuc, Celery, Onion,	Green Beans, Carrots, Zuccini, Ye
Mashed Potatoes & Gravy	Dumpling	French Fries & Bun	WG Sliced Bread and Butter	Mashed Potatoes & Gravy
MILK	MILK	MILK	MILK	MILK
	Rice Pudding		Fudge Cake	Dutch Apple Muffins

16 Monday	17 Tuesday	18 Wednesday	19 Thursday	20 Friday
Chicken with Orange Sauce	Salisbury Steak	Terryaki Pork Chops	Chicken Fingers	Garlic Parmesian Fish
Apples	Fruit Cocktail	Guava	Prunes	Banana
Broccoli, Cauliflower, Carrots	Oriental Blend	Cascade Harvest Vegetables	Carrots, corn, Peas, lima beans. N	Winter Blend, Broccoli, Cauliflow
Bakers Potato & Butter	Mashed Potatoes & Gravy	O'Brien Potato	French Fries & Corn	Rice Pilaf
MILK- Sour Cream	MILK	MILK	MILK	MILK
1000 375-1034A YES 4000 W	Apple Sauce Cake	Tapioca Pudding	201023	Rasberry Jello with Whipped Crea

23 Monday	24 Tuesday	25 Wednesday	26 Thursday	27 Friday	
Turkey Burger on a bun	Chicken Rice Soup & Grilled	Baked Turkey & Dressing	CLOSED	CLOSED	
Pineapple	Mandarin Oranges	Cranberry Sauce			
Lettuce, Tom, Onion, Pickles	Carrots, Onion, Peas, Lima Beans	Green Bean Casserole			
French Fries	Chips	Mashed Potatoes & Gravy			
MILK	MILK	MILK			
	Chocolate Pudding	Pumpkin Pie			

30 Monday			
Stuffed Manicotti			1
Tangerines			
Succotash Veg-Corn, Lima Beans			
Manicotti Shells & Corn			
MILK			



Recipe: Parm Crusted Salmon

**Ingredients:** 1 Ig Salmon (fillet about 3 lbs), Kosher Salt, Freshly ground black pepper, 1 c. panko bread crumbs, 1/2 c. freshly grated Parmesan Cheese, 2 cloves of garlic minced, 2tsp fresh thyme leaves, 1/4 tsp crushed red pepper flakes, 4 tbsp. melted butter, 1 pt. cherry tomatoes, 1 Ig red onion cut into wedges, 1 tbsp. extra-virgin olive oil.

For the dill sauce: 1/2 c greek yogurt, juice of 1 lemon, 1 tbsp. freshly chopped dill, 1 tsp hot sauce (optional), kosher salt, freshly ground black pepper,

**Directions:** Preheat oven to 350 and add line in large baking sheet with foil place salmon skin side down on baking sheet and season with salt and pepper, in a med bowl combine panko, Parmesan, garlic, thyme, and res pepper flakes. Add melted butter and stir to combine. Sprinkle panko mixture over salmon. Place cherry tomatoes and red onion around salmon and drizzle with oil season with salt. Bake until topping is golden and salmon flakes easily with a fork (25 to 35 min) Meanwhile make dill sauce: In a med bowl, combine greek yogurt, lemon juice, dill, and hot sauce, if using. Season with salt and pepper. Serve Salmon with sauce.

The Center is closed to the public and a reopening date is to be determined. You may call the Center for updates. Once the Center opens, in order to comply with social distancing, it will be open limited hours, with limited programs and number of participants allowed in.

All of the programs in the Center are run by volunteers
At times the Volunteer may need to cancel the
program.

Thank you in advance for your understanding.

Visit our Facebook page for latest Center activities.

See more info At IFSCCC.ORG

\*\* Call for an appointment or to sign up

\*\*\* Due to the increasing cost of supplies, the Eagle
Rock Art Guild will be requesting \$2 per person per Art
class to cover Their supply expenses. Classes are
limited to 12 people. To ensure enough supplies for Art
Classes, please sign up for them at 522-4357. Dead
line is Wednesday at 2pm.

\*\*\*\* Play 16 games of bingo for as little as \$3.50

# Thanksqiving word search 12

H	P	R	C	R	N	Q	K	H	K	E	Q	Y	Z	W	P
Z	A	G	S	E	Q	S	N	T	M	I	T	T	Z	S	E
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#### word list

Harvest Ceremony Indians Worship **Pilgrims** Tradition Thanksgiving Holiday Pumpkin pie Gobble November Yams Turkey **Feast** Family Colony Sail Corn Bounty Harvest



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## Help at the Push of a Button!



# AssureLink Your Personal Response Network

**Personal Response Network** Locally Owned & Operated

At Home Or On The Go, With AssureLink You're Never Alone!

(208) 523-2704





## Recipe: Instant pot **Buffalo Chicken Sliders**



Ingredients: 2 tbsp. extra virgin olive oil, 4 boneless skinless chicken breasts (about 2 lbs), kosher salt, freshly ground black pepper, 2 tsp ranch seasoning, 3/4 c. low sodium-chicken broth, 1/2 c. hot sauce, plus more for serving, 4tbsp melted butter, 4 c. coleslaw mix, 1/3 c. ranch dressing, 12 slider buns split and lightly toasted, 1/2 c. crumbled blue cheese.

**Instructions:** 1. Season chicken with salt and pepper set instant pot to sauté and heat oil. Once hot add chicken breasts. Working in batches, cook chicken on both sides until golden, 3 min per side then transfer to a plate. 2. Turn off sauté function and add broth to pot. Use a wooden spoon to scrape and deglaze bottom of pot. 3. Sprinkle both sides of chicken with ranch seasoning and place into pot. Lock lid and set pressure cook on high for 5 min. Follow manufactures guide for quick release, making sure to wait until cycle is complete before unlocking and removing lid. 4. using two forks, shred chicken in pot, then drain broth. Add hot sauce and butter to chicken, and toss to coat. 5. Toss coleslaw mix with ranch dressing. Top bottom buns with shredded chicken, coleslaw, more hot sauce, and blue cheese.



## YOUR BOARD OF DIRECTORS

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Helen Stanton Retired
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Jana Merkley CEO Greater IF Ass. Of Realtors & Snake

River Regional MLS

Tiffany Morrison Life Care Center

——————Non Voting Members—————

Thomas Hally Mayor's Office Liaison
Valisa Say Executive Director
Sarah Ryner Associate Director

The Board meets on the 4th Tuesday of each month, from 10:30 AM to 11:55 AM All meetings are open to the public

# **Caregivers Nook**

EICAP Caregivers Support Group
A support group for individuals who are caring
for loved ones and are in need of information,
resources, and support. We cover a wide range
of topics such as Safety, Health & Fitness, Self
care, Family relationships, Daily care, Respite,
Grief & End of life. We meet on the 1st & 3rd
Tuesday of the month,

from:

12:00-1:30 at EICAP <u>935 E. Lincoln Rd</u>. I.F. (208) 522-5391 Jodi

See you there.....







We would like to give a Big Shout out "THANK YOU" to Rocky Mountain Power Foundation for their grant to help with disposable trays. You are very considerate and supportive of the Meals on Wheels Program in providing more funds for disposable trays. We have been able to continue to keep our participants safe from the rising concern of the COVID-19 Pandemic!!!

Please accept our deepest appreciation.





# CARD GAMES INFORMATION LUNCH 12:00 Noon CARDS 12:30 pm

Rules are on the bulletin board

All Games have a suggested donation Or a required donation of \$1.00

Players should be registered and at the tables by 12:15 pm

WEDNESDAY PINOCHLE									
HIGH 2ND 3RD									

2ND M	IONDAY BRIDGE					_
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TU	ESDAY BRIDGE					
HIGH	2ND	3RD				
	Th	ere were no ca	rd gan	nes. The Cent	ter has	
	be	en closed to th	e publ	lic due to the	COVID-19	
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		e cannot wait to				
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TUESDAY D	OUBLE DECK PII	NOCHLE				
High	2ND	3RD				

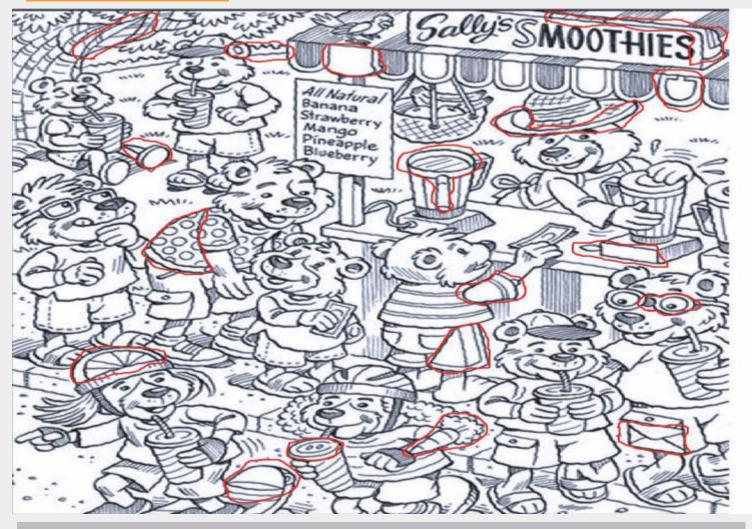
## **JUST A REMINDER**

When you participate in an activity here at the Center, please sign the Sign-In Sheet provided. Most of the grants we apply for require information about how well the Center is being used. It will help the Center, and only take a few seconds.

Thanks.....
your Board of Directors

Eastern Idaho Area Agency on Aging: Help with Medicare Costs
Under a grant project, the Area Agency on Aging provides
outreach for federal and state Medicare subsidy programs.
If you struggle paying for your Medicare healthcare costs,
call your Area Agency on Aging, at (208) 522-5391, to learn
more about your options, including the Medicare Savings
Programs and "Extra Help". The Medicare Savings
Programs are state programs, through Health & Welfare,
that help pay for some Medicare Part A (hospital) and Part
B (medical) costs. "Extra Help" is a federal program,
through Social Security, that helps with Medicare PartD
prescription drug) costs. These programs offer varying
amounts of assistance that you can qualify for depending on
your income and assets.

Answer Key for picture find from October NL



#### How much daily water does the Body Need?

A book that caught my eye, or should say, a book's title that caught my eye, Your Bodies Many Cries for Water: You're not sick, You're Thirsty, by F. Batmanghelidj, M.D. The title got my attention. It's based on a pioneering physician's twenty years of clinical and scientific research into the role of water in the body and explains a breakthrough discovery that Unintentional Chronic Dehydration produces stress, chronic pains and many painful degenerative diseases. The physician author says, "Dry Mouth is not the only sign of dehydration; and waiting to get thirsty is wrong. And simply adjusting your water intake can help you live a healthier pain-free life."

#### The pains of dehydration

- Irritability,
- indigestion,
- heart pain on walking,
- low back pain,
- leg pain on walking,
- migraines,

and constipation.

And should be treated by drinking 2.5 quarts of water each day. That's about 10 glasses of water.



#### **Grandparents Corner EICAP GRANDPARENTS** RAISING GRANDCHILDREN SUPPORT **GROUP**

A support group for individuals who are in need of information, resources and support regarding a variety of issues including: medical, legal, behavior and school issues. They meet on the 4th Tuesday of every month from: 12:00pm - 1:30pm at EICAP 935 E. Lincoln Road, IF, 83402,

Phone: 208-522-5391.

Snacks are put out for programs, but they are for everyone. Please, enjoy these snacks as you are enjoying the programs, but Please, do not take snacks out of the Center as we cannot incur that cost. Thank you for your understanding.

**PLEASE Be Considerate** 

#### FYI

During the month of September our capable KITCHEN AND DELIVERY PERSONNEL served 187 Take out meals at the center, and produced and Delivered 4704 meals to home-bound seniors and disabled adults through our Meals On Wheels program (Total meals: 4891)





# **#1 Medicare** Advantage plan provider in America

1-855-844-2078, TTY 711 **ExploreUHCMedicare.com** 

> United Healthcare

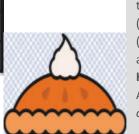
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	5				3			
8	7	2	9	6	1	3	5	4
9	3	1	7	5	4	8	6	2
4	9	3	1	7	6	5	2	8
1	8	5	3	4	2	7	9	6
2	6	7	5	9	8	1	4	3
5	1	6	4	3	7	2	8	9
7	4	9	8	2	5	6	3	1
3	2	8	6	1	9	4	7	5





# Idaho Legal Aid www.idaholegalaid.org

A non-profit Idaho law firm and community education organization. Idaho Legal Aid Services offers a Senior Legal Hotline and a Domestic Violence Legal Advice Line for many qualifying Idaho citizens.

If you are a senior (age 60 or older) and you need help with a legal problem, have a question you think a lawyer should answer, or have been sued and don't know where to turn, call our Senior Legal Hotline: (866) 345-0106 or Español (866) 954-2591 (toll free); (208) 345-0106 (Boise calling area)

Hours of Operation: Monday - Friday\* 9:00 AM - 3:00 PM (MST)) \*Excluding holidays and other office Closures.)

#### Eastern Idaho Area Agency on Aging

Your local Area Agency on Aging (a division of Eastern Idaho Community Action Partnership—EICAP) is an essential resource in the community, working to maintain the independence and dignity of Eastern Idaho's seniors and caregivers. We do this by connecting seniors with services and community resources. We are a non-profit that receives federal, state, and local funds to run our programs. Area Agency on Aging offers several types of services and support for senior and caregivers including home and community-based services, supportive services, and advocacy programs. Many of our services are at a no-cost or low-cost for consumers. It's easy to get help. Give us a call us at (208) 522-5391.

#### **Medicare Information**

Solution from

October NL



- To learn about Medicare eligibility or to apply, visit www.ssa.gov/medicare/mediinfo.html or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).
- If you do not sign up for Medicare Part B (medical insurance) when you are first eligible, or if you cancel Part B and then get it later, you may have to pay a late enrollment penalty for as long as you have Part B.
- For questions about Medicare coverage and billing, visit www.Medicare.gov or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).
- The Extra Help program may help pay the costs of a Medicare Prescription Drug Plan for people with limited income and resources. Costs include premiums, deductibles, and co-payments. You can apply online at www.ssa.gov/medicare/prescriptionhelp or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).
- The Medicare Savings Programs may help pay for Medicare premiums and other out-of-pocket costs for people with limited income and resources. You can start the application process when you apply for Extra Help or you can contact your State or local medical assistance (Medicaid) office.

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Brad Little Governor

Patricia R. Perkins Director

CONTACT:
Patricia Highley
Securities Bureau Chief
(208) 332-8004

#### **NEWS RELEASE**

#### For Immediate Release

September 21, 2020

# IDAHO PARTICIPATES IN COORDINATED INTERNATIONAL CRACKDOWN ON CORONAVIRUS SCAMS

Boise, Idaho — The Idaho Department of Finance today announces it is participating in the COVID-19 Enforcement Task Force, an international investor protection initiative of states and foreign jurisdictions, to crack down on schemes related to the ongoing COVID-19 pandemic. The North American Securities Administrators Association (NASAA), of which the Department is a member, is coordinating the task force.

As part of this coordinated enforcement effort, the Department has dedicated staff and resources to investigating scams related to COVID-19 and reported those results to NASAA and its members.

With 111 investigators representing 44 jurisdictions in the United States, Canada, and Mexico, the COVID-19 Task Force represents the largest coordinated enforcement initiative undertaken by state and provincial securities regulators. So far, the task force has disrupted more than 200 schemes related to the pandemic.

"Investment scam artists follow the headlines and it is no surprise that COVID-19 scams are targeting investors in Idaho. Some of these investors are seeking greater returns, while others may have lost a job and are worried about market volatility and making ends meet. We are putting scam artists on notice that the Idaho Department of Finance is taking swift and effective action to protect investors," said Patricia R. Perkins, Director.

Many of the schemes detected by the task force incorporate fear and anxiety into their pitches by promoting safe returns independent of the stock market and the economy. Others offer unrealistic and guaranteed high rates of return. Many promoters refer to returns as "passive income" or "cash flow" and promise to pay it on a monthly basis. This is a tactic meant to appeal to unemployed investors or victims who are, or may be in the future, negatively impacted by changes in the economy.

Common scams often exploit trendy assets such as cryptocurrencies or mysterious programs involving Forex trading.

There are several ways investors can protect themselves from fraud:

 Make sure the person offering the investment, and the investment itself, is properly licensed or registered. You can easily check by contacting the Idaho Department of Finance (see contact information below).

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS SINCE 1905



"The United States Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means of communication of program information (Braille, large print, audiotape, etc.) should contact USDA's Target Center at (202)720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Ave., SW Washington D.C. 20250-9410 or call (202)720-5964 (voice or TDD). USDA is an equal opportunity provider and employer." Locally, write to EICAP, P.O. Box 51098, Idaho Falls, ID 83405 or call (208)522-5391.

SCCC COMUNICATOR
Senior Citizen's Community Center, Inc.
535 West 21st Street
Idaho Falls ID 83402-4528

DATED MATERIAL—PLEASE DON'T DELAY RETURN SERVICE REQUESTED

Non-Profit Organization US POSTAGE PAID Idaho Falls, ID 83401 Permit #155

# The Senior Citizen Activity Center, Inc.

Is a United Way Agency. Thanks to you, it continues to work for all of us

Ma T

