

Helpful information to enhance senior living provided  
by Pender Adult Services

# Pass it on...

September  
2020

The Pender-Topsail  
**POST**  
& Voice

  
PENDER ADULT SERVICES, INC.

## Kozel named SHIIP Volunteer of the Year

By Barbara Pope  
Regional Manager  
Southeast SHIIP Region

Congratulations to Bill Kozel for being selected as the Southeast Regions SHIIP volunteer of the year. The Southeast region is 23 counties that participate in the Seniors Health Insurance Information Program (SHIIP). Bill has been a SHIIP volunteer with Pender County since November of 2018.

"Bill is great with everyone he meets regardless of their background and since moving here, has embedded himself in caring and serving the people of Pender County," said Jennifer Mathews Pender SHIIP coordinator.

Jennifer says Bill is a very conscientious SHIIP volunteer. He goes above and beyond to help his clients. Recently, during OEP, Bill counseled a senior client and found out by asking to see her insurance cards that she had a Medicare Advantage Plan and a Medicare Supplement Plan at the same time. She had been paying for her Medicare Supplement plan for more than two years and it was an older plan with a large premium.

When they contacted the Medicare Supplement Company to cancel the plan and to request a refund, only one month of premium was refunded.

Bill reached out to Jennifer and the Regional Manager for guidance. They let him know that the Medicare Supplement plan by law did not have to issue refunds back to the start date of the Medicare Advantage Plan. Bill pressed on with the case and then helped the client draft a letter to the company requesting the return of premiums.

Well, the letter must have reached the right person and the client was refunded more than \$12,000. (This includes the first refund of one month's pre-



Bill Kozel

mium she had previously received) This is just how Bill rolls, he will see a situation through, and this was over a two to three month time frame.

Bill has a great rapport with the other volunteers and is a great asset to the SHIIP Team in Pender County. He is very attentive to details and participates in SHIIP meetings.

Pender County also has a RSVP program so SHIIP volunteers are participants in that program with their volunteer hours. Bill, according to the director Barbara Mullins, is a 100 percent, over-the-top RSVP and SHIIP volunteer. He is a reading buddy and math tutor at Surf City Elementary School.

He works every health fair and helps recruit volunteers. Bill delivers Meals on Wheels and during the COVID-10 pandemic he has been helping to call home-bound seniors.

He will also take seniors to the grocery store or doctor appointments as needed during this pandemic. This has been a life saver for many people. He started volunteering with the *Guardian ad Litem* program this year and started a Veteran Support 501k for those with suicidal thoughts.

Bill has a heard of gold and is very humble and does not like recognition. He believes in serving others and as you can see is very worthy of this award.



How are you? Have you been making contact with people by phone or with a porch visit? It is a scary thought to see people but we need human contact and can safely see people at a distance outside. Make a plan, talk to friends and family several times a week. We miss you and our fun together. Call us if you need anything or just to chat!! (910)259-9119 or 910-270-0708.

## Pender County RSVP News

By Barbara Mullins  
RSVP Coordinator

RSVP Pender County has just celebrated their 10th Anniversary this July. We are now more than 240 energetic and devoted volunteers serving our local communities.

Throughout this pandemic RSVP has remained constant and ventured to outreach to other community needs. RSVP volunteers help at the Food Pantries throughout the County; assist cancer patients to treatment and doctor appointments; lend Veterans emotional support; and if there is a need, RSVP is usually there to assist or we will connect you to proper channels.

- Our Meals-on-Wheels



volunteers are dedicated to making sure food was always distributed and our routes have been expanded over these past five months because there is a true need to assist our home-bound seniors.

- Math/Reading Buddies are continuing to help too! Knowing our schools cannot allow outsiders into their buildings, RSVP has set up assistance for those needing help thru zoom or other means of internet connection. We

know middle and high school students get stuck on a problem and just need assistance – and parents "crisis schooling" also need some help at times (259-9119 x329 will be your connection to leave message and call will be returned by a RSVP reading/math buddy)

- RSVP Call Care is a friendly check in phone call twice a week and some need it daily – we have set a hot line as well and a volunteer assigned to you

so you will be comfortable with one person to talk to (259-9119 x329 is the hot line.)

Please never feel alone or afraid to reach out – there are many huge hearts waiting to help. And if you are someone needing to get out of isolation (safely and socially distant) and want to volunteer, we would love to have you on our RSVP Team.

The only requirement is that you be 55 years or older (no ceiling on age) and call for more information 259-9119 ext 329.

RSVP looks forward to another 10 years together and helping Pender County remain strong in assistance to their seniors and their students (who are our future leaders.)

## Greetings from the Topsail Senior Center

By Donna Murphrey,  
Topsail Center  
Coordinator

It is hard to believe it is September already and that means Fall Prevention Month! You can significantly reduce your chances of falling at home by changing your environment; removing clutter and small scatter rugs, installing pull bars in bathroom and night lights, placing your most used items within reach, eliminating the need for a step stool. For more information on preventing falls, visit [ncfallsprevention.org](http://ncfallsprevention.org).

As the Fall Season approaches keep in mind Medicare open enrollment preparation. We have SHIIP

volunteers available to assist you in choosing the best plan for your needs. In addition, we are holding a New to Medicare Training at Topsail on Monday, Sept. 14 at 5 pm. This training will be outside and will follow all COVID-19 guidelines. Please call us at 910-270-0708 if you wish to attend or schedule a meeting with a SHIIP volunteer.

We would like to thank all of our volunteers, who despite the pandemic, have continued to deliver Meals on Wheels and provide many other services as well through the Retired Senior Volunteer Program (RSVP). We could not provide these services without their assistance and want them to know how much they

are appreciated! We would also like to thank George and Joy Ball for the beautiful tomatoes they donated for our Meals on Wheels Clients and the Hampstead Women's Club who continue to deliver monthly goodie bags for our Meals on Wheels clients. We are continuing our Senior Fit exercise program under the tent on Tuesday mornings at 8:30 a.m. which unfortunately is full right now, but as the weather cools we hope to offer an additional time. We also have an Advanced/Intermediate Tai Chi under the tent on Thursday mornings at 9 a.m., please call the center for more information.

We know that as time goes by it is easy to let

your guard down; however, continue to remember the three W's: Wear a mask, Wait six feet apart and Wash your hands. We hope to see you when we re-open so stay safe!

## 5 Ways to Practice Gratitude

World Gratitude Day is Sept. 21. During these continued days of Stay Safer at Home we may need encouragement to be thankful. Sonja Lyubomirsky, Ph.D., who is Professor of Psychology at the University of California, Riverside and the author of *The How of Happiness*, suggests these ways to express gratitude.

**1. Write gratitude letters.** One strategy that has been test proven to promote happiness is writing gratitude letters. After you spend some time thinking about the people who you most appreciate you sit down to draft a letter to them. The mere act of expression is what is most important, so you don't even need to give them the letters.

**2. Express gratitude in person.** Extroverts might benefit from expressing their gratitude in person to a special mentor, sibling, co-worker, or friend. It doesn't need to be formal. Just a simple gesture of thanks is only needed to feel the benefits of this kind of gratitude.

**3. Express gratitude in art.** For more artistic folks, you could make a gratitude collage, where you cut out images of things or places or people that you most appreciate. For example, you might find a photo from a special vacation and paste it on your collage with other favorite things, like dark chocolate.

**4. Make a gratitude date.** I like to make a gratitude date. By that I mean that I run with a partner and we will discuss all the things we are thankful for, so that the run is a time set aside to count blessings.

**5. Devote one time a day to gratitude.** And there are certain times you can devote to gratitude. For example, at the beginning of your meals, or at bedtime, or when your husband gets home from work. Committing to a specific time establishes a practice of gratitude.

To read more of Sonja Lyubomirsky, check out her book, *The How of Happiness*.



Frances helped Annette work on this scarf. Frances, we will miss your smile and kindness. Rest in peace friend.

# Parade Day!



Senior Outdoor classes are ongoing at Heritage Place and Topsail Senior Center. Space is limited. Call the center for details.

Diane (above right) and Mary (above) participated in the drive by RSVP Parade for the residents of Laurels of Pender. Paddy, Marilyn and Jane (right) decorated the car for the RSVP Parade. The residence were outside near the building so they could see all the cars and hear all the celebrations. Everyone enjoyed the fun!

## Medicare questions?

Pender Adult Services has trained SHIIP (Seniors Health Insurance Information Program) volunteers that continue to assist clients with Medicare questions.

If you are receiving Extra help you may continue to review your plans during the year. Please call Heritage Place at 910-259-

9119 x 307 to set up a telephone interview. If you have limited income and would like to review possible assistance programs, please call us.

If you are new to Medicare and need help understanding the system and researching a supplement and drug plan, please call us at 910-259-9119 x 307 or

the 1-855-408-1212 (Raleigh Office). We want to assist you!

We will offer an Outdoor Medicare 101 training on Sept. 14 at 5 p.m. at Topsail Senior Center. Masks will be required, social distancing practiced. Please call 910-270-0708 and leave your name and phone number.

## Positive Thinking Day

On Sept. 13, everyone around the country is encouraged to take a minute from their day and think about all of the positive things in their lives.

During COVID isolation, so it can be hard to be positive. It's our job to encourage you towards positive thinking throughout the day. As we prepare for Positive Thinking Day consider this:

- Make Attitude Acrostics: Use a piece of paper and write the word *Attitude* vertically down the left side of their paper. Write down traits that are seen in positive individuals with words that correspond to the letters on the left side.

For example, the A in *Attitude* can read: "Always sees good in a situation." Share your acrostics with friends, family, or PAS (call 910-259-9119 X 0). T could be Thanks of others always. T could be Thankful for the little things. And so on.

- Create an Attitude Inventory: Take out a piece of paper and answer the following questions one at a time. Write down the name of someone you think typically has a good attitude. Why do they or what about them makes

you think that?

Write down the name of someone you think typically has a lousy or bad attitude. How do you know they have a bad attitude?

When you think of the person with a bad attitude, what things or who does that person usually point to as the reason they are in a bad mood?

Do you think you can have a bad attitude one day and a good one the next? Why or why not? What influences that? Do you have to have a bad attitude if things aren't

going your way or do you think it's possible to have a good attitude even when bad stuff is happening? Tell me why.

Are there things in your life you'd like to change to help you have a more positive attitude?

If negative stuff is happening to you, are there things you can do to keep your outlook positive? Name a few of them.

Remember – the only attitude you can change is your own. Sharing a smile can possibly help others attitude!

### INFORMATION PLEASE – WE ARE HERE TO HELP

Please call Heritage Place at 259-9119 X 309 (Or Topsail 270-0708) if you need information, referral or assistance with any of the following services:

Health Screenings  
Insurance Counseling  
Legal Services  
Caregivers Classes  
Housing  
Home Repair/Modification  
In-home Aide Services  
Social Security Benefits  
Adult Day Care/Day Health  
Disaster Services  
Hospice Care  
Rehabilitation Services  
Respite  
Telephone Reassurance  
Energy Assistance  
Volunteer Opportunities

Fitness & Health Promotion  
Tax Preparation/Counseling  
Transportation Medical/General  
Family Support Groups  
Reverse Mortgage Counseling  
Home Health Services  
Medicaid Benefits/Medicare Benefits  
Job Training/Placement  
Community Mental Health  
Durable Medical Equipment/Assistive Devices  
Long-term Care Facilities  
Report Suspected Abuse, Neglect or Exploitation  
SHIIP (Senior Health Insurance)  
Congregate Meals/Home Delivered Meals  
Food Distribution  
Senior Games

Someone you love has gone away.  
You wanted so for her to stay.  
But she answered a higher call—  
One that will come for us all!  
She lived her life and made her mark.  
She shined some light into the dark.  
She gave some hope, showed some love,  
But her eyes were looking up above.  
So may she ever "Rest In Peace."  
Our memories of her will never cease.  
*By Suzette Dudley 19/August/2020*  
*Rest in Peace, Mrs Ella West.*  
*We will miss you.*

### R.N. POSITION

Part-time Registered Nurse position available with nonprofit rural health organization in Pender County. Responsible for home visit, conduct supervisory visits of CNA's and perform client assessments. Must have R.N. license and at least one year of home care experience. Driver's License Required. Please forward resume with references

to:

Wesley B Davis,  
Executive Director  
Pender Adult Services  
P O Box 1251  
Burgaw, NC 28425



## FREE MEDICARE SEMINAR

SHIIP, the Seniors' Health Insurance Information Program, is a division of the North Carolina Department of Insurance that offers free, objective information about Medicare, Medicare supplements, Medicare Advantage plans, Medicare prescription drug plans, Medicare fraud and abuse, and long-term care insurance. SHIIP will be conducting a free seminar entitled:

### Medicare 101

The seminar is open to anyone new to Medicare or interested in learning more about Medicare. The seminar will include a question and answer session.