

OFFICE HOURS

9:00 am to 4:00 pm

Monday through Friday

asi@activeseniorsinc.org

831-424-5066



ACTIVE SENIORS INC.

100 Harvest Street

Salinas CA 93901-3211

www.activeseniorsinc.org

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Monthly Newsletter - November 2023

DAILY ACTIVITIES

MONDAY: Zumba, 9-10:15 AM* + Instr. Donation
Hula, 2nd, 4th, 10:30-11:30* + Instr. Donation
Ukulele, Noon-2 PM** 1st, 3rd jazz, intermediate;
2nd, 4th singalong; 5th beginners/basic
Mahjong 12:30 to 3:30 PM**
Laughter Yoga, 2:30-3:15 PM*

TUESDAY: Legal Services for Seniors, 9-11:30 AM
Call for required appointment
Line Dancing 10 to 11:30 AM**
Bridge# noon-3:30 PM**, Newcomers welcome.
Beginning Ballroom Lesson 6-7 PM
Ballroom Dancing 7 to 8:30 PM
Fee \$9.00 (\$10.00 non-members)

WEDNESDAY: Yoga/Balance 8:45 to 10:00AM*
Cribbage, 10:00 AM-12:00 noon**
Book Club 10:30 AM to 11:30*
Karaoke 1st, 3rd, noon-1:00 PM
Beginning Guitar, 2nd, 4th, 11:45-1:00*
Tai Chi 1:30 to 3:00 PM**
Line Dancing 6:30-8:30 PM** + \$1 for instructor

THURSDAY:
Magic, 4:30-6:00 PM**
Quilting, 1st & 3rd, 9:30-11:30 AM**
Tech Assistance, 3rd, 1-3 PM**
Nar Anon family support group, 3rd, 6:30-7:30 PM
Knitting/Crocheting, 4th by appt; 1-3PM**

2nd THURSDAY: MEMBERSHIP LUNCHEON
Nov. 9, Noon, \$12. Program: Former Marine
David Peelo on his experiences in Vietnam.

FRIDAY: Yoga/Balance/Pilates 8:45-10:00 AM*
Zumba 10:15-11:15 AM* + Instr. donation
Bridge# 11:45 AM to 3:30 PM **
Western Dance, 7-9:30 PM, 1st and 3rd, \$8/\$10

SATURDAY: 1st, 3rd: Bridge# 11:30 AM-3:30 PM**
1st, 3rd, 4th, 5th; Zumba, 9-10 AM *Limit 40.*
4th: Hula, 10:30-11:30* + Instr. Donation

SATURDAY-2nd: Yoga/balance/pilates, 8:45-10 AM
(mat, block required); *max 30 participants**
Zumba, 10:15-11:15 AM; *max 40 participants**
Tai Chi, 11:30AM-1:00PM; *max 40 participants***

* \$1 Fee for members, \$2 for non-members;

** \$2 for members, \$4 for non-members

Call 831-424-5066, a week prior to reserve Bridge seat.

Office closed Sat. Bring exact change, arrive prior to start.

Chef Michael Retires from Lunch Responsibilities to Focus on Dance

By Michael Gaines

I have been producing the meals for the monthly luncheon for the past seven years and served 69 meals to members and guests at the ASI. Each lunch takes three days and around 30 hours of planning, shopping, cooking, serving and cleaning up. It has been a fun experience for me and I have enjoyed myself.

I'll produce lunches in November and December, and beginning in January 2024, I will no longer be doing luncheon meals at ASI. Starting in the new year, I will be focusing on the Tuesday Night Social Dance and Mother's Burritos with my wife Bari.

I am very passionate about the Tuesday night Social Dance, and will be spending more time promoting and improving that activity, so it survives financially and continues to grow.

At the Tuesday Night Social Dance, I plan to produce fun themed and holiday parties for members as well as regular dances throughout the year, with an upscaled dessert program.

Thank you for this wonderful community and opportunity,

(Ed. Note: As part of his ramped-up focus on the Tuesday—and other—dances, Michael refers Newsletter readers to two important articles promoting the huge, documented health benefits of dancing, particularly for seniors. Please click this link to your [May 2023 ASI Newsletter](#) for a brief overview of the benefits, or this link to read [a longer and very interesting article by Richard Powers on the results of extensive, long-term studies of the benefits of dance.](#))



New ASI Chef/Kitchen Supervisor Needed

We ASI Members owe enormous gratitude to Chef Michael for years of fantastic lunches. And it's obvious as well we need someone to replace him. Well, we probably can't replace him but we need someone to be responsible for the kitchen and to provide lunches.

We hope there's another Chef among the ASI Membership who can step up and take over the whole operation. If anyone is interested, please contact Newsletter Editor George Niesen at 831-595-3165 (phone or text) or at gniesen@redshift.com (email) who will guide you through the application process.

Absent the availability of such a wonder person, some ASI Members have been informally discussing other options, with a few good ideas emerging already. If anyone has some creative ideas for effectively continuing the ASI monthly luncheon tradition, please contact George (contact info above) who will forward your ideas and/or connect you to what is becoming an ad-hoc committee. Thank you all.

Is ASI Membership Up for a January Transition Lunch?

Can we return to the January tradition of a soup luncheon? A few ASI Members have been thinking about how great the pre-Covid January luncheon was, for which a good number of ASI Members each brought a big pot of soup. What feast with a fantastic variety.

With the help of soup-making Members, this is a luncheon a number of regular kitchen assistants can easily put together in the event a new chef is not yet on board. The key to doing the lunch is determining how many Members are willing to cook a big pot of soup.

That's something we can't do at the last moment. So if we can get an idea of the number of soup makers out there now, we can proceed with plans. The January lunch is Thurs., Jan. 11. If you would like to bring a soup we'd love to feature it. Again, let George (contact info above) know if you are willing to bring soup. It's all good!

Uh Oh. Dues Increase for ASI Membership

Please note that the Board of Directors has determined that Active Seniors Inc. will need to increase our Annual Membership Dues. Our Active Seniors By-Laws require your membership vote to increase our annual membership dues from \$30 per member per year, to \$35 per member per year. With some 250 Member votes cast online, the overwhelming majority (246) voted for the increase (about 65 votes counts as a quorum).

Please note also that we have not increased our membership dues for 10 years. Active Seniors Inc does not receive funding from any city, state, or government sources. Given increased usage of our facility and increased costs of Insurance, Maintenance, Utilities, and Operating costs, we needed to increase the cost of our membership by a very modest amount.

*This article provides a great opportunity for us to remind **ASI Members that although dues are due the first of January, you may pay them at any time—do so before you forget! For brand new Members, payment of 2024 dues now gets you Membership for the rest of 2023 also.***

2nd Annual ASI Senior Resource Day a Super Successful Event!!!

By Laura Ruggieri

ASI's 2nd Annual Community Senior Resource Day Oct. 26 featured 30 presenters and vendors with elaborate displays of their services. We had more than 75 attendees come to the event over the course of the three hours.

We received **very** positive feedback from the vendors, saying they will want to participate next year and they were all very happy to be there. We even had a couple of potential participants we will be adding to next fall's invitee list. A HUGE thank you to everyone for any and all of your assistance with this event!

Ursula Bronson Has Passed

Ursula Bronson, a long-time Member of ASI and a dedicated and very active volunteer, died peacefully Oct. 8 at age 96. Funeral services are Friday, Nov. 3, at St. Paul's/San Pablo Episcopal Church, 1071 Pajaro St. All are Welcome. Reception follows.

The Western Stage Looking for Ushers

The Western Stage (TWS) is in need of ushers to help with its last play of the season—*A Wonderful Life--The Live Radio Play*. The show runs every Saturday and Sunday between Nov. 11 through Dec. 3. Saturday performances are at 7:30 and Sunday matinees are at 2 o'clock.

This is an opportunity to lend a hand and help out your local theater and also enjoy a fabulous play! If you are interested, please contact Cheryl Worthy at cworthy@hartnell.edu or Christina Moore at cmoore@hartnell.edu for more information. Thank you.

Hartnell Arts Gala Nov. 18

Saturday Nov. 18, 4:30-7:00 PM—followed by The Western Stage performance of *A Wonderful Life--The Live Radio Play* at 7:30—makes for a wonderful evening which also supports all the arts programs at Hartnell College.

Great food, wine, silent auction, an inspiring program and annual arts awards, in the STEM Center (black and white cocktail attire encouraged), will get you in a joyous holiday mood. For tickets and more information contact the Hartnell Foundation at 831-755-6810 or hartnellfoundation.org.

From the Salinas Public Library

Behind the Seams: Barbie's Fashion and Film Journey

Date: Thurs. Nov. 9; **Time:** 5-6 PM; **Website:** [Click here](#). **Description:** The "Barbie" movie broke worldwide box-office records this year, and sparked interest in collecting the iconic doll as well, with new generations joining the ranks. Experienced collector and designer Paul Bruce will cover the basics of collecting on a budget, creating your own fashion outfits, and will take a quick look at the back-story behind the movie's characters. Paul will also share the process behind his regional club's annual drive which gives over 400 freshly updated Barbies as holiday gifts for under-served children. [Register here](#). Questions? Contact Kate at: KathrynB@ci.salinas.ca.us.

Local Author Talk: Brooke L. French

Date: Tues. Nov. 14; **Time:** 5:30-6:30 pm; **Location:** El Gabilan Library (1400 N. Main St.); **Website:** [Click here](#); **Description:** Tess can relive memories, but her gift comes at a cost. When an encoded document pivotal to a case is destroyed in a suspicious fire, she searches her memory and finds a phone number. Luke answers her call from the wreckage of a downed plane, where a virus is leaking from a dead passenger's cargo. When rescuers take Luke to an Atlanta hospital, the virus comes with him. Tess follows her lead to Luke and finds an instant connection. As they run from a psychopath who will stop at nothing to retrieve the document, the code hidden in Tess's mind may be the only thing to keep the outbreak contained. But using her gift to decipher it could kill her if the virus, or whoever engineered it, doesn't get to her first. Learn more about her latest book, "The Carolina Variant," at her in-person local author talk. [Register here](#). Questions? Contact Jissella at JissellaD@ci.salinas.ca.us.

Genealogy Basics: Reading Maps

Date: Wed. Nov. 15; **Time:** 5:30-7 PM; **Website:** [Click here](#); **Description:** Add a fresh skill to your family history research by putting maps to work for you. Maps are a two-dimensional resource that can give you a three-dimensional feel for what your ancestors experienced in their surroundings every day. Learn why different types of maps were made, what you can glean from each kind, where you can find historic maps, and how to use modern mapping tools to better understand your family's experiences. [Register here](#). Questions? Contact Cathy at: CathleenA@ci.salinas.ca.us

From Wick to Wow: A Candle Art Workshop

Date: Thurs. Nov. 16; **Time:** 4:30-5:30 PM; **Location:** El Gabilan Library; **Website:** [Click Here](#). **Description:** Wield a paint brush with a twist! We'll use melted candle wax to craft simple and vibrant designs on candle sticks. Learn techniques to control the fluidity of wax and layer colors to create stunning patterns. It's a hands-on, enjoyable experience that promises to illuminate your artistic spirit and leave you with beautifully personalized candles to light up any occasion! **Space limited to 18 people. First come, first served.** Questions? Contact Jissella at JissellaD@ci.salinas.ca.us or Kate at KathrynB@ci.salinas.ca.us.

Spotlight on Sassy Quilters

By Josie Matsumoto and George Niesen

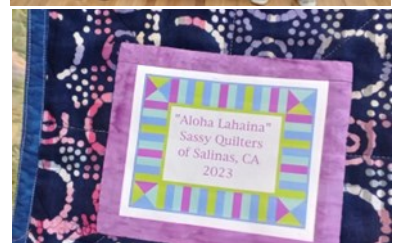
Sassy Quilters has donated a quilt for Lahaina residents who lost their belongings. Class members each made a block and Carol Dixon volunteered to make those blocks into a quilt that was sent to Maui to be distributed. It was a great experience to make these blocks knowing the quilt would be going to someone very much in need.

Photos, top to bottom show: Front of quilt from blocks made by class members; the back side of quilt; and the quilt label (“Aloha Lahaina”/Sassy Quilters/of Salinas, CA/2023). Carol is on the right; Susan Anda, who made the label, holds the left side.

The Quilters have taken on a brand-new project with Salinas Valley Health, making lap quilts for wheelchair-using Veterans who will receive the quilts during a hospital stay and who can then take a quilt home on their release. The Quilters’ first delivery for the new program will be in time for the hospital to hand quilts out for Veterans’ Day this month.

Sassy Quilters meets the first and third Thursday mornings at ASI from 9:30 to 11:30. New members, including quilting newcomers, are welcome to join the group as are non-quilting observers who are interested in the group’s work.

Every two months two members of the group volunteer to serve as facilitators who see that activities run smoothly and bring new ideas, activities and procedures .



Blue Zone Lessons for Longevity--#6, Downshift

Downshift refers to slowing down. During her interview a 107-year-old Sardinian woman tells us “Life is short. Don’t run so fast you miss it”. Stop and smell the flowers (or coffee) people say. Our culture, unfortunately, leaves us little time to relax, unwind or slow down.

The result of stress factors can be chronic inflammation, which can create conditions promoting age-related diseases such as Alzheimer’s, cardiovascular issues and diabetes. Putting stress aside seems to result in a greater sense of a person’s well-being.

Strategies for reducing stress in our lives include: Reduce Noise—Most electronic entertainment and involvement feeds “mind chatter” which works against a notion of slowing down; Be Early—running through an airport is hugely stressful; and Meditate—try to meditate daily (don’t stress out if you can’t), working up from short periods to 30-minute sessions. Next up is “Belong.”



November Birthdays

- | | |
|---------------------|-------------------|
| Phyllis Aitken | Natalie Keller |
| Kathy Allen | Maryanne Killough |
| Lianne Avila | Betty Kirk |
| Steve Benson | Paula Lewycky |
| Annette Brannon | Dolores Ligon |
| Brenda Carpenter | Martin Marr |
| Leslie Carter | Kathryn Mckenzie |
| Lorie Chamberland | Edith Meek |
| Cecilia Correa | Georgina Mendes |
| Deanna Crannell | Kiyoko Michioka |
| Suzanne Du Verrier | Venita F. Miltz |
| Pertina England | Olivia Navarro |
| John Favero | Sheryl Peck |
| Pam Ferrasci | Robert Pettit |
| Dwight Freedman | Rebecca Rodick |
| Patricia Friedrich | Julie Roseman |
| Yolande Garbribaldi | Mary Rothstein |
| Sol Gonzalvo | Margie Sifuentes |
| Barbara Guerrero | Angie Stone |
| Susan Guidotti | Carol Storm |
| Linda Harvey | Debbie Tack |
| Marina Hayes | Trena Tannahill |
| Anthony Hedgpeth | Vivida Torre |
| Evelyn Hibino | Mary Ann Traylor |
| Cliff Hylton | Estella Vasquez |
| Ella Johnson | Cheryl Whitcomb |
| Joanne Juarez | Dennis Winfrey |

ASI Zumba members always have fun!!! They celebrated Halloween at a dance party and potluck. Great costumes, great food, great friends.

IRS: Beware of Fake Charities; Check Before Donating

WASHINGTON — With the tragic crises and natural disasters happening around the globe, many are responding to the call to give what they can to help. The Internal Revenue Service is warning taxpayers to be wary of criminals soliciting donations and falsely posing as legitimate charities. When fake charities scam unsuspecting donors, the proceeds don't go to those who need the help and those contributing to these fake charities can't deduct their donations on their tax return.

"We all want to help innocent victims and their families," said IRS Commissioner Danny Werfel. "Knowing we're trying to aid those who are suffering, criminals crawl out of the woodwork to prey on those most vulnerable — people who simply want to help. Especially during these challenging times, don't feel pressured to immediately give to a charity you've never heard of. Check out the charity first and confirm it is authentic."

Those who wish to make donations should use the [Tax-Exempt Organization Search \(TEOS\)](#) tool on IRS.gov to help find or verify qualified, legitimate charities. With the TEOS, people can:

- Verify the legitimacy of a charity
- Check its eligibility to receive tax-deductible charitable contributions
- Search for information about an organization's tax-exempt status and filings

In addition, the IRS urges anyone encountering a fake or suspicious charity to see the FBI's resources on [Charity and Disaster Fraud](#).

Fake charities

Criminals commonly set up bogus charities to take advantage of the public's generosity during international crises or natural disasters. Typically, they seek money and personal information, which can be used to further exploit victims through [identity theft](#).

Fake charity promoters may use emails, fake websites, or alter or "spoof" caller ID to make it look like a real charity is calling to solicit donations. Criminals often target seniors and groups with limited English proficiency.

Here are some tips to protect against fake charity scams:

- **Verify first.** Scammers frequently use names that sound like well-known charities to confuse people. Potential donors should ask the fundraiser for the charity's exact name, website and mailing address so they can independently confirm the information. Use [TEOS](#) to verify if an organization is a legitimate tax-exempt charity.
- **Don't give in to pressure.** Scammers often pressure people into making an immediate payment. In contrast, legitimate charities are happy to get a donation at any time. Donors should not feel rushed.
- **Don't give more than needed.** Scammers are on the hunt for both money and personal information. Taxpayers should treat personal information like cash and not hand it out to just anyone.
- **Be wary about how a donation is requested.** Never work with charities that ask for donations by giving numbers from a gift card or by wiring money. That's a scam. It's safest to pay by credit card or check—and only after verifying the charity is real.

Taxpayers who give money or goods to a charity can [claim a deduction](#) if they itemize deductions, but these donations only count if they go to a qualified tax-exempt organization recognized by the IRS. (Ed. Note. To locate this article and other very useful information from the IRS, use [THIS LINK](#).)

ASI Food Distribution Gets Better Each Month

The October ASI food distribution was a tremendous success. We received an abundance of food and distributed over 250 bags/boxes. A huge shout out to all our amazing volunteers who helped with the distribution! In November, our food distribution will be held on Thursday, Nov. 30 from 11AM to 2PM. See you then. There will be no distribution in December. See you in January.



ASI Holiday Closures

Nov. 22, Wed., ASI closes at noon
Nov. 23-24—Thanksgiving

There will be no Technology Workshop Sessions for the months of November and December. The Workshop will resume in January 2024.

12/25—1/1/24 – Christmas/New Year
except **New Year Eve Eve Sat. Dec.30**

SAVE THE DATE FOR A PARTY!

Health Tip #27: Medicare (Dis-) Advantage Plans

By Stanley M. Sokolow, DDS, Retired (stanleysokolow@gmail.com)

Now is a time when we seniors need to make tough decisions. What I'm referring to is the Medicare Annual Open Enrollment Period from October 15 to December 7 when you can change your Medicare insurance or do nothing and let it renew. Why do I say "tough decisions"? Isn't it simply a financial decision about the most economical Medicare insurance plan? Yes and no. Your decision also could affect your access to special medical care. (For more information, click the [links](#) as you read along.)

In Monterey County, we have two companies offering Medicare Advantage according to Medicare.gov: [Aspire Health](#) (which I'm currently on but I'm getting off) and Imperial Health Plan of California (a company I've never heard of). Medicare Advantage (MA) plans contract with CMS (the federal agency that administers Medicare) to pay for the healthcare of people who sign up with the plan within certain zip codes that constitute its service area.

Theoretically, MA plans must cover at least the benefits that traditional Medicare covers. However, the MA plan limits the choice of providers (doctors, hospitals, therapists, etc.) to those that are in the service area and accept the MA's own fee schedule (the "network"), decides what treatments it considers as medically necessary*, requires pre-authorization of procedures, and may reject paying for procedures it decides are not medically necessary. CMS pays the MA plan a fixed amount monthly for each member it takes.

Therefore, the less the MA plan pays out, the greater profit it makes. That gives the MA plan an [incentive to deny claims](#), even for treatments the patient's doctors agree are necessary and best. Who knows better what you need: your doctors or your insurance company?

In 2018, an [Oklahoma court ordered Aetna to pay](#) \$25.5 million to a patient's estate and to her widower, deciding that Aetna did not deal fairly when it denied her claim for cancer treatment called proton beam therapy (PBT). PBT is a more precise form of radiation therapy that can avoid damage to surrounding tissues, but PBT is more expensive than conventional radiation therapy. PBT is only available at 42 institutions in the USA ([map](#)), not at any medical center in the [Aspire network](#). [Medicare.gov says](#):

"Some of the cancers that are most commonly treated with proton beam radiation include cancers of the lungs, prostate, liver, and esophagus. Brain cancer is also often treated using this therapy because of the care and specificity needed to preserve brain tissue and prevent cognitive issues from occurring following treatment. However, the benefits of proton therapy do not just cover these areas of the body. **It is largely up to you and your physician to determine the best course of action for any cancer diagnosis.**"

In other words, if the provider accepts Medicare (nearly all do), you can get the treatment paid by traditional Medicare. However, when you enroll in an MA plan, you give up traditional Medicare. Your MA plan might deny coverage on the grounds that the provider is outside of the service area and not in the

(continued on P. 7)



The Listening Place Readers Theater PROUDLY PRESENTS

"But Yesterday Was Christmas" by California playwright Eleanor Harder ("Song of Survival"). The Listening Place is honored to give this work its premier performance. It tells the story of a Christmas during the Civil War when warring factions find a way to briefly celebrate the holiday. As one soldier says, "I don't suppose it was the most beautiful singin' I ever heard, but it seemed it to me that night."

Producer/Director: Linda Hancock
Co-Producer: Susan Keenan



Saturday, Dec 2nd, 1-3PM

ACTIVE SENIORS, INC

100 Harvest St, Salinas

Tel: (831) 424-5066

Free Admission - Donations Welcome - No reservations

Doors open: 12:30PM

The Listening Place READERS THEATER
TLPreaderstheatre@gmail.com
(831) 646-1535

<http://thelisteningplace.weebly.com>

Medicare (Dis-) Advantage Plans (continued from P. 6)

network, and that the treatment available in the network is adequate.

Even if you choose Aspire's broadest plan called the HMO-POS plan which says it covers medical care outside of the service area for a higher cost share, the devil is in the details. The [Evidence of Coverage](#) says "Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or urgently needed services." The referrals are subject to the plan's pre-authorization.

*Until now, MA plans could use their own criteria to decide what is medically necessary, however [a CMS regulation going into effect Jan 1 2024](#) will require that MA plans use the same criteria as Medicare does or other widely accepted criteria publicly available. They still can limit you to providers in their network, and they may deny authorization based on their interpretation of the Medicare criteria. You or your doctor would then have to fight for it with appeals that delay getting timely treatment but it may still be denied. Here is an explanation of the [hazards in prior authorization by MA plans](#).

I've used PBT as an example of the restrictions you could encounter if you need or prefer special treatment by a doctor or center which is outside of your MA's network. Another example is the dementia that caused Robin Williams to take his own life, namely Lewy Body Dementia, for which there are [centers of excellence](#) but none in Aspire's network.

For cardiovascular surgery, none of [the top 30 centers](#) are in the Aspire network. Stanford in Palo Alto is #9, but it's not in Aspire's network. In the Aspire network, UCSF is ranked at #32 for cardiovascular surgery; [Salinas Valley Health](#) is far down the list. For [cancer](#) treatment, UCSF is ranked #7, and for [neurology](#) UCSF ranks #2, so Aspire members are in great hands there.

The alternative to MA is [traditional \(original\) Medicare](#) plus a Medicare supplement ("[Medigap](#)") plan and a [drug plan of your choice](#), which are not restricted to a network and service area (other than USA) and don't require pre-authorizations. In exchange for giving up the breadth and flexibility of traditional Medicare with supplemental insurance, enrollees in MA plans may get a cheaper premium, a drug plan that the MA designed (which may not cover all of your medications), and bonus benefits like gym membership, but [perhaps greater annual total cost when all exclusions and co-payments are added up](#). MA plans are revised every year, so [study your notice of changes](#) that you receive in October.

[Medicare.gov](#) lists the MA, Medicare supplements, and drug plans available in any particular zip code, and their costs. Comparing their costs is difficult. Watch: [Surgery](#), [Cancer](#), and [Heart Attack](#). An independent insurance agent that specializes in Medicare can help you. [Agents receive a commission from the insurance and don't charge you for their service.](#)

You can learn more and find an agent by watching [YouTube videos](#) or by contacting [HICAP \(the Health Insurance Counseling & Advocacy Program\)](#). Here an agent [explains the difference between Plan G and Plan N](#), and about [excess charges](#). Don't trust everything you see: [false claims](#) by agents on YouTube. Most people have until December 7 to switch plans for 2024. If you are in a MA plan, you can also switch MA plans or drop it to return to traditional Medicare from January 1 to March 31.

In California, you may also switch supplement plans within 60 days [around your birthday](#). Medicare has [rules about who can switch and when](#). If you have [serious medical conditions](#), your options will be very limited. Your agent or [HICAP](#) will explain. Here's a good explanation of the pros and cons of Medicare Advantage plans in general by an agent who sells both MA and supplement plans: [Why I Would NEVER Choose An Advantage Plan for 2024](#).

I'm switching to traditional Medicare with a supplement and drug plan while I'm still healthy so I can choose any plan, before some illness catches me and I'd be rejected due to pre-existing conditions.

This article is just my opinion and does not necessarily represent Active Seniors, Inc. (Ed.Note. This is extremely timely information. It's a good idea to review your plan annually.)





Cruise Informational Meeting

DATE: Monday, Nov. 6. TIME: 2:30 PM. PLACE: ASI, 100 Harvest Street, Salinas

Our first cruise since COVID is scheduled for Feb. 17-22, 2024. We'll be sailing under the Golden Gate Bridge to San Diego and Ensenada with a return trip to San Francisco.

This meeting will explain cruise basics with handouts and time for questions. If you have already made your cruise reservations, this meeting will be helpful.

If you plan on attending, please RSVP to Sharon at 831-261-8087 (text or phone) by Wed., Nov. 3.



Check Out ASI's New Workshops

ASI has just Scheduled two new workshop activities. Come and see what they are about. Laughter Yoga is on Mondays from 2:30 – 3:15 PM. The Karaoke class meets on the first and third Wednesdays from noon until 1:00PM. Coming up but not yet scheduled is a Chair Yoga class, ideal for students not up to full-bore yoga.

