Manager’s Note

Halloween is a holiday celebrated each year on October 31, and Halloween 2020 will occur on Saturday, October 31.

The tradition originated with the ancient Celtic festival of Samhain, when people would light bonfires and wear costumes to ward off ghosts.

In the eighth century, Pope Gregory III designated November 1 as a time to honor all saints. Soon, All Saints Day incorporated some of the traditions of Samhain. The evening before was known as All Hallows Eve, and later Halloween.

Over time, Halloween evolved into a day of activities like trick-or-treating, carving jack-o-lanterns, festive gatherings, donning costumes and eating treats.

To learn more about the history of Halloween, visit https://www.history.com/topics/halloween/history-of-halloween
**ACTIVITIES SCHEDULE**

<table>
<thead>
<tr>
<th>MON 11/2</th>
<th>TUES 11/3</th>
<th>WED 11/4</th>
<th>THURS 11/5</th>
<th>FRI 11/6</th>
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</thead>
<tbody>
<tr>
<td>9:30am-10:00am Walking Group <em>(Outdoor Activity)</em></td>
<td>10:30am-11:30am Yoga Class <em>(Virtual Activity)</em></td>
<td>10:00am-11:00am Tai Chi <em>(Outdoor Activity)</em></td>
<td>10:00am-12:00pm Knit &amp; Crochet <em>(Indoor Activity &amp; Outdoor Activity)</em></td>
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<tr>
<td>1:00pm-2:00pm Yoga Class <em>(Virtual Activity)</em></td>
<td>12:00pm-2:00pm Movie Day <em>(Indoor Activity)</em></td>
<td>10:30am-11:30am Learn Mandarin <em>(Virtual Activity)</em></td>
<td>1:00pm-2:00pm Safe Bingo <em>(Indoor Activity)</em></td>
<td>1:00pm-2:00pm Yoga Class <em>(Virtual Activity)</em></td>
</tr>
<tr>
<td>1:00pm-2:00pm Book Club 3rd Monday’s Only <em>(Indoor Activity)</em></td>
<td>1:00pm-2:00pm Currents Events <em>(Outdoor Activity)</em></td>
<td>1:00pm-2:00pm Special Presentation <em>(Virtual Activity)</em></td>
<td>1:00pm-2:00pm Safe Bingo <em>(Indoor Activity)</em></td>
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<tr>
<td>2:30pm-3:30pm Teen Tech <em>(Virtual Activity)</em></td>
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</tbody>
</table>

**Senior Center Closed**

No Activities Today

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**Activity Key**

Green=Outdoor  
Blue=Virtual  
Red=Indoor

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Registration required for all indoor activities. Registration also required for Tai Chi and Walking Group. Call 571-258-3280 to register.
**Monday 11/2**

9:30am Walking Group *(Outdoor Activity)*—Expect a 25-30 minute walk approximately ¾ of a mile to 1 mile in distance. Please bring water.

1:00pm Yoga *(Virtual Activity)*—Light stretching and breathing exercise to improve your health and happiness. Instructors: Jagdish & Kailash Sachdev.

1:00pm Book Club *(Indoor Activity)*, 3rd Monday’s only—Monthly discussions. Come join in, new members always welcome. Leader: Mary Rudiak.

2:30pm Teen Tech *(Virtual Activity)*—Knowledgeable teens give pointers and instruction on how to use smartphones, computers and other technology. Instructor: Aidan Comie.

**Tuesday 11/3**

*Election Day. No activities today, senior center closed.*

**Wednesday 11/4**

10:30am Yoga *(Virtual Activity)*—Light stretching and breathing exercise to improve your health and happiness. Instructors: Jagdish & Kailash Sachdev.


**Thursday 11/5**

10:00am Tai Chi *(Outdoor Activity)* - Gentle physical exercises embracing the mind, body and spirit. Instructor: Mabel Chin.

10:30am Learn Mandarin Chinese *(Virtual Activity)*—This class is for all levels and is informal. Instructor: Susan Xiaoping.

1:00pm Special Presentation *(Virtual Activity)*—Special guests will discuss important topics of interest designed for our members. Open to all. Topic: “Fall Prevention and First Aid”

**Friday 11/6**

10:00am Knit & Crochet *(Indoor & Outdoor Activity)*—Group activity. No instruction provided. Knit and crochet donates much of their creation to local charities. Leader: Velinda Sutton

1:00pm Safe Bingo *(Indoor Activity)*—Bingo game with social distancing and disposable cards. Caller: Bill Kalteissen

1:00pm Yoga *(Virtual Activity)*—Light stretching and breathing exercise to improve your health and happiness. Instructors: Jagdish & Kailash Sachdev.
# What's for lunch at Cascades?

<table>
<thead>
<tr>
<th>MON 11/2</th>
<th>TUES 11/3</th>
<th>WED 11/4</th>
<th>THURS 11/5</th>
<th>FRI 11/6</th>
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</thead>
<tbody>
<tr>
<td>Meat Loaf</td>
<td>Baked Fish</td>
<td>Swedish Meatballs</td>
<td>Chicken Pot Pie</td>
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<tr>
<td>Mashed Potato</td>
<td>Delmonico Potato</td>
<td>Noodles</td>
<td>Rice</td>
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<tr>
<td>Mixed Vegetables</td>
<td>Stewed Tomato</td>
<td>Key West</td>
<td>Spinach</td>
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</tr>
<tr>
<td>Fruit</td>
<td>Fruit</td>
<td>Vegetable</td>
<td>Fruit</td>
<td></td>
</tr>
<tr>
<td>Roll &amp; Milk</td>
<td>Fruit</td>
<td>Roll &amp; Milk</td>
<td>Roll &amp; Milk</td>
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<tr>
<td>Vegetarian meal</td>
<td>Vegetarian meal</td>
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<tr>
<td>Available</td>
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**COUNTY HOLIDAY**

**NO MEAL PROGRAM TODAY**

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**DRIVE-THRU PICKUP** (11:00am-11:30am)

**DINE-IN LUNCH** (11:45am-12:30pm)

Lunches are packaged individually under very safe protocol at the central kitchen and the food is as delicious as ever! The center is cleaned and disinfected regularly and masks must be worn in the building at all times (except while at your table eating 😊).

Check out this video on the Advisory Board website [www.mycascadecenter.org](http://www.mycascadecenter.org) for more information about coming to the café for lunch.

Call us to reserve your place for lunch – we can’t wait to see you! 😊
### Senior Center Bus Service Protocols

| Boarding and Exiting | Bus occupancy will be restricted to 50% capacity.  
| | Riders will remain six-feet apart while waiting to board.  
| | Riders will wear face coverings.  
| | Boarding will be dependent on satisfactory results from a verbal screening process and a no-touch temperature check (completed off bus).  
| | Drivers will wear face coverings and face shields while screening riders, and face coverings while driving.  
| | Riders will fill bus from back to front.  
| | Riders will exit bus from front to back.  
| Payment | Riders will hold out punch-card to driver, who will punch it contact-free. Hand sanitizer can be used before and after process if contact is made.  
| Disinfection | Buses will be wiped down every day between runs and at the end of the day.  
| | Hand sanitizer and disinfecting wipes will be kept on the bus for use as needed.  

*Additional staff member may accompany driver for first couple of weeks in order to observe and assess for potential gaps in process.*

*Protocols subject to revision as needed.*
Special Virtual Presentation Thursday, November 5th at 1:00pm featuring Lisa Braun-Montalvo of The Loudoun County Combined Fire and Rescue System

Don’t let a fall trip you up!
Learn how to prevent falls and what you should do if you experience one. Also we’ll explore basic first aid and recognizing stroke and cardiac arrest. This presentation is open to everyone.

Please join my meeting from your computer, tablet or smartphone.
https://global.gotomeeting.com/join/188303597

You can also dial in using your phone.
United States: +1 (646) 749-3112

Access Code: 188-303-597
New to GoToMeeting? Get the app now and be ready when your first meeting starts:
https://global.gotomeeting.com/install/188303597
Movie day is Wednesday November 4th at 12:00pm

Come and enjoy a free presentation of “American Graffiti” 1973 Rated PG (Bring your own snacks)

On the last day of summer vacation in 1962, friends Curt (Richard Dreyfuss), Steve (Ronny Howard), Terry (Charles Martin Smith) and John (Paul Le Mat) cruise the streets of small-town California while a mysterious disc jockey (Wolfman Jack) spins classic rock 'n' roll tunes. It's the last night before their grown-up lives begin, and Steve's high-school sweetheart, a hot-to-trot blonde, a bratty adolescent and a disappearing angel in a Thunderbird provide all the excitement they can handle.
Social Security Connection
See what you can do online

November 2020
Volume 24

Inside this issue:
Sign Up for Medicare Part B Online .................... 1
Social Security Spouses’ Benefits Explained .......... 2

Field Office Hours Suspended
(effective March 17, 2020)
Face-to-face service to the public in our field offices and hearings offices nationwide has been suspended until further notice, due to the Coronavirus (COVID-19) pandemic. Please consider visiting us online: SSA.gov

my Social Security
Check out your Social Security Statement, change your address and manage your benefits online today. SSA.gov/myaccount

Social Security Number
Your Social Security number remains your first and continuous link with Social Security. SSA.gov/ssnumber

Sign Up for Medicare Part B Online

For many people, signing up for Medicare Part B doesn’t require you to leave the comfort of home. Please visit our Medicare Part B webpage at secure.ssa.gov/acu/ophandler/loginSuccess if:

- You’re enrolled in Medicare Part A.
- You would like to enroll in Part B during the Special Enrollment Period.


You can also fax the CMS-40B and CMS-L564 to 1-833-914-2016; or return forms by mail to your local Social Security office. Please contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778) if you have any questions.

Note: When completing the forms:
- State, “I want Part B coverage to begin (MM/YY)” in the remarks section of the CMS-40B form or online application.

- If your employer is unable to complete Section B, please complete that portion as best you can on behalf of your employer without your employer’s signature.
- Submit one of the following types of secondary evidence by uploading it from a saved document on your computer:
  - Income tax returns that show health insurance premiums paid.
  - W-2s reflecting pre-tax medical contributions.
  - Pay stubs that reflect health insurance premium deductions.
  - Health insurance cards with a policy effective date.
  - Explanations of benefits paid by the Group Health Plan (GHP) or Large Group Health Plan (LGHP).
  - Statements or receipts that reflect payment of health insurance premiums.

Please let your friends and loved ones know about this online, mail, or fax option.
Social Security Spouses’ Benefits Explained

Understanding how your future retirement might affect your spouse is important. Here are a few things to remember when you are planning for your retirement. Your spouse’s benefit amount could be up to 50 percent of your full retirement age benefit amount. If you qualify for a benefit from your own work history and a spouse’s record, we always pay your own benefit first. You cannot receive spouse’s benefits unless your spouse is receiving their retirement benefits (except for divorced spouses).

If you took your reduced retirement first while waiting for your spouse to reach retirement age, your own retirement portion remains reduced. When you add spouse’s benefits later, the total retirement and spouses benefit together will total less than 50 percent of the worker’s amount. You can find out more about this at www.ssa.gov/OACT/quickcalc/spouse.html.

If your spouse’s retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If your deceased spouse started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to you. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the higher of:

- The reduced monthly benefit the deceased spouse would have been entitled to if they had lived, or
- 82.5 percent of the unreduced deceased spouse’s monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing about these benefits can help you plan your financial future. Access a wealth of useful information and use our benefits planners at www.ssa.gov/benefits/retirement.

Protect Yourself from Social Security Scams

Telephone and email scammers are pretending to be government employees. Scammers will try to scare you and trick you into giving them your personal information and money. Don’t be fooled! Social Security will not:

- Threaten you
- Tell you there is a problem with or suspend your Social Security number
- Demand immediate payment from you
- Require payment by retail gift card, pre-paid debit card, internet currency, wire transfer, or by mailing cash

If you receive a call or email like this, please report it to the Office of the Inspector General at oig.ssa.gov.
What to consider when filing for Social Security.

Did you know that filing early can affect how large your monthly benefit will be? You can learn this and other valuable tips at a free social security webinar. Click on the link below to register:

https://learn.aarp.org/

THE MUNSTERS

It’s that time of year for your favorite Munsters! The series was originally meant as a satire of both traditional monster movies and the wholesome family show—”Leave It to Beaver.” If you’d like to watch a few episodes of “The Munsters”, click on the link below.

The Munsters
Loudoun County Area Agency on Aging
VIRTUAL FAMILY CAREGIVER EDUCATION SERIES

COPING THROUGH THE TINSEL AND TEARS
Thursday, November 19, 2020 1 pm – 2 pm
Presented by Lori Stahl, Elder Case Manager, Loudoun County Area Agency on Aging
Learn strategies on how to cope through the holiday season as many are experiencing grief-related losses during the Covid-19 pandemic or grieving the loss of a loved during this holiday season. Dealing with the pandemic has changed how traditions and holidays are being celebrated, and a message of hope will be presented.

QUICK START TO THE LOUDOUN COUNTY AREA AGENCY ON AGING
Thursday, December 3, 2020 1 pm – 2 pm
Join AAA staff for an overview of the programs and services available to older adults and family caregivers in Loudoun County.

Hosted by the Loudoun County Area Agency on Aging
TO REGISTER FOR THESE FREE, VIRTUAL PROGRAMS,
please send an email to aaasupport@loudoun.gov

NOVEMBER IS COPD AWARENESS MONTH
CONNECT WITH FRIENDS, SPREAD THE WORD, MAKE A DIFFERENCE.
COPD Awareness Month 2020
November 1 – November 30

View a list of Awareness Days here:
https://www.awarenessdays.com/venue/united-states/
8 Things You Didn't Know Social Security Could Do for You

The array of surprising and useful services goes beyond monthly checks
by Andy Markowitz, AARP, September 10, 2020

For many people, Social Security's function begins and ends with a monthly payment. And to be sure, ensuring benefits get delivered on time and in full to tens of millions of older adults, people with disabilities and members of their families 12 times a year is the agency's job one.

But over its history, the Social Security Administration (SSA) has added numerous special services to help customers (that's you and me) deal with pressing medical, familial and financial issues. Here are some of the lesser-known things Social Security can do for you.

1. Expedited disability claims

2. Representative payees

3. Help with Medicare drug costs

4. Translation and interpretation

5. International Social Security agreements

6. Proof of income

7. Benefits for grandchildren

8. Baby names galore

To learn more on each of these topics, check out the Full Article.
If you are a caregiver for a loved one or if you are an older adult (60+) in need of support during this difficult time, connect virtually (FaceTime or by phone) over coffee with Lori.

To be connected with Area Agency on Aging programs and services, and other community resources, please call 703-777-0257 to speak with an Aging Program Specialist.

To sign-up, send an email to aaasupport@loudoun.gov or call 571-233-2583
**RECIPE CORNER**

Pumpkin Soup

FYI: You can use various winter squashes to make this soup but our top two favorite types are sugar pumpkins and kabocha squash, with calabaza and butternut squashes as runner-ups. Some squashes will take longer than others to cook, so be sure to keep the simmer going until the squash is completely softened and fork-tender for the creamiest soup texture.

**INGREDIENTS**
- 1 tbsp. extra-virgin olive oil
- 1 large onion, coarsely chopped
- 4 cloves garlic, minced
- 4 lb. pumpkin (any kind but preferably sugar pie)
- 4 c. low-sodium chicken broth
- Kosher salt
- Freshly ground black pepper
- 1/2 c. heavy cream, plus more for garnish

**DIRECTIONS**
In a heavy soup pot or Dutch oven over medium heat, heat oil. Add onion and garlic and cook until golden. Meanwhile, halve, peel, and scrape out seeds of the pumpkin. Cut into chunks. Add pumpkin chunks and broth to pot. Season with salt and pepper. Bring to a boil, uncovered, then reduce heat to a simmer. Simmer until pumpkin is fork-tender, about 30 minutes. Remove pot from heat and, using an immersion blender, blend mixture until smooth. (Alternatively, let soup cool, then blend in a blender.) Stir in cream and season to taste. To serve, ladle soup into bowls, add a swirl of cream, and garnish with pepper.

**NOTES:** I save the skins for healthy dog treats. They work after baking (which I roast/steam by turning cut side down after seeding in a little water so pumpkin stays moist). If I do multiple pumpkins, I dehydrate the extra skins as a dog treat. Little goes to waste. Sub butter instead of cream. Cut it in half (just in case). Vegan: used garlic salt, add a few extra seasonings with the onion and the garlic salt and pepper and it was delicious (take out chicken broth). Use butternut squash and milk instead of the cream.
With winter right around the corner, it’s time to crank up the heat in your workshop and get started on some woodworking projects to improve your indoor spaces. Whether you’re a regular Bob Vila or a complete novice, there’s something for every skill level among the library’s eResources. When you need advice or project ideas, woodworking eBooks and eMagazines are just a click away. And when it comes to those inevitable purchases, ease your mind by consulting full ratings and reviews on Consumer Reports.
Weekly Program Schedule

**TUESDAY (11/3)**
Library Closed for Election Day.

**WEDNESDAY (11/4)**
11:00 AM — Online Storytime: Ms. Kelly from Rust Library reads *Hurry Up!* by Kate Dopirak.
1:00 PM — May There Always Be: A special children’s program introduced by Jim Gill.
3:00 PM — Control Your Clutter: Useful organizational tips by expert Bobbi Holcombe.
6:00 PM — Intro to Yoga: Practice gentle, mindful movement and breath.

**THURSDAY (11/5)**
12:00 PM — Pilates: Head, Neck, Shoulders: Ease tension with the help of instructor Vanessa Caesare.
4:00 PM — We’re Going on a Nature Hunt: Explore the natural area around Ashburn Library with a scavenger hunt. Led by librarian Ms. Heather.
6:30 PM — Journaling for Your Life: Writing coach David Hazard shows you how reflective writing can be a helpful step to realize your goals.

**FRIDAY (11/6)**
11:00 AM — Baby Storytime: Ms. Laura from Sterling Library reads *Whose Toes Are Those?* by Jabari Asim.
6:00 PM — Armchair Travel: Take a virtual bike ride around Amsterdam, a city filled with canals, colorful neighborhoods, world class art museums and delicious food. Led by historian and adventure traveler John Daum.

**SATURDAY (11/7)**
11:00 AM — DIY Catapult: Design your own catapult using a few simple supplies.
1:00 PM — DIY Holiday Cards with Watercolors: Paint leaves, stems, snowflakes and other shapes to create festive winter scenes. Led by artist Kris Loya.

Links for online programs are available from the Calendar at library.loudoun.gov
Anyone else feel like Halloween is unnecessary this year? I’ve been wearing a mask and eating candy for 7 months now, I don’t think I need a day dedicated to it anymore....

Hardest part about watching “It’s the Great Pumpkin, Charlie Brown” at this point is realizing I am one of the wah-wah-wah adults.

That’s an old photo.

How are you going to fight me with a block of cheese?

It’s extra sharp.