

Volume 24—Issue 10

www.hdsclf.org

October 2023





Shirley Trahan, Medicare Rep/Insurance Agent, came to HDSCLF on Wednesday, September 13, to explain more about

Medicare. First, she asked if we had Life Insurance. Since she is an insurance agent, anyone can contact her for advice.

Second, she explained Medicare with options we have to choose from. We have a choice of HMO, PPO, or HMO/POS.

Supplemental coverage has a cost to help with medical bills, which is the cost-effective Advantage Plan The plan is limited to out-of-pocket expenses.

The projects under Medicare are "A." which covers Hospice, Home Health Care, Nursing Home (Not long term), and Skilled Nursing Facility Care; "B" covers medical services and supplies for the doctor's office and hospital; and "D" is the drug plan to protect everyone's medications. Medicare Advantage covers vision, hearing, and dental services.

Medigap pays for out-of-pocket costs but can't be used with the Medicare Advantage plan. On "D" (drug plan), if you fail to sign up for it, there is a 1% monthly penalty for 12 months.

HMO is a group of doctors who send referrals to others if needed. HMO/ POS is higher and can go outside of the network.

Shirley Trahan encourages everyone to make sure they have the right plan. Evidence of overage is sent to all in September each year. The annual enrollment period is from October 15th to December 7th each year. The general enrollment period is from January 1 to March 31.

However, if you decide on general enrollment, the plan won't start till July 1st. To contact Shirley Trahan, text at 281-827-0588, VP at 281-506-4930, or email at shirley@hbizconcepts.com. Shirley Trahan is a Medicare Rep/ Insurance Agent. Medicare Meeting September 13th

Nancy Morris and Jim Dermon opened the meeting and introduced Shirley Trahan.





Special Thanks to Nancy Morris, Mary Ann Ryba, and Rochelle Simpson for serving lunch.



Grandma's Precious Love—"Grandma's heart is a patchwork of love."—Unknown



From Judy Lorenz: I make these 28-inch bears from Bubba's flannel shirts for my grandkids. I will make three more. All bears will have big heart shapes on their chests, saying: "This is a shirt I used to wear, and whenever you hold it, know I



am there. Love, Pawpaw," and a small round label on their foot sole saying "Made by Memo." That will be for their Christmas gifts. Right now, I need to make a nose for each bear.



From Mary Ann Ryba: Looky, looky! My grandson is so strong, pushing me on the train!





From Carolyn Dill: Steven did not get the best progress report for six second-grade minor weeks, so his teacher wrote he needed to be redirected often. When I tried to tell him that people who do not pass have to dig ditches, he said, "Yay! I'm going to be a paleontologist!" (Dino Fossil Hunter).



Ezra wants to go where the kitties do. Mom won't let him and he's sad frustrated! Here he almost succeeds!



From Jan Dermon: I made my first wall quilt twenty years ago and was happy it came out great. The little girl is my first granddaughter; she was 15 months old and as big as the black cat.



From Left to Right: Lori Davis, Patty Walker, Yvonne Butler, Larry Butler, Lee Rodriguez, Celia Lasry, Dominique Parisi , Joanie Stephens, Larry Hilferty, Fred Simerka, Judy Lorenz, David Watkins, Luci Ryan, Cynthia Wunsch, John Wunsch, Dennis Smith, Kathy Laws, Ronny Laws, Jeanne Hilferty, Karen Hancock. Not in the Picture: Nancy Morris, Rosa Sauceda

On September 16th, 22 seniors went to the Post Market. It was a lovely day. We saw so many restaurants on the first floor, meaning we had different food choices for lunch. On the 2nd floor was a flea market where you can visit each vendor selling shoes, shirts, jewelry, clothes, and most of

all, SWEETS!! We went down to eat lunch together, and it was great chatting around. Then, we headed back home and were greeted by RAIN! Yippee!!! Written by Nancy Morris



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All Day Field Trip—Visiting Lockhart, TX Saturday November 18, 2023

Dr. Eugene Clark Library



Caldwell County Courthouse



Caldwell County Jail Museum

Cost: \$5

Meet at the South Parking Lot behind Memorial City Mall at **6:00 am** Bus leaves at **6:30 am**

> <u>Contact Jim Dermon</u> <u>936-828-4013</u> Deadline: 11/08/2023



Brock Cabin



The Southwest Museum of Clocks & Watches



Texas Hatters



Lunch On Your Own

Exhibits include a rare complete collection of Bing & Grondahl Christmas plates, nice exhibits on Viking history, the Danish settlement of Danevang and other areas in Texas, religion in local society, local agriculture and cotton growing, historic weather records for the area, and personal artifacts.



 December 5, 2023—Danish Heritage Museum, Danevang, TX

 Including Danish Country Lunch

 Cost for 60&Up: \$15
 Cost for 59&Under \$20

 NON-REFUNDABLE

 Meet at the South Parking Lot behind Memorial
 City Mall at 9:00 am

Bus leaves at 9:30 am <u>Contact Jim Dermon—936-828-4013</u> <u>Deadline: 11/08/2023</u>



Social Meeting — 2nd Wednesday of the month: 10/11, 11/8, 12/13 Field Trips—Saturday 10/14; Saturday 11/18; Tuesday 12/05



Kevin/Diane Finnegan:

We ate at MO's Irish Pub to celebrate our 44th anniversary last September 8th.



The Post Market Field Trip by Larry/Yvonne Butler

We senior citizens visited the Post Market where the main post office used to be on Satur-

day, September 16. Several former P.O. workers went with us. Those who used to work in that building were Fred Simerka, Mickey McKenzie, Lee Rodriquez, Dennis Smith, and Larry Butler. All have since retired. Lori Davis, who is still working at the main P.O., worked there in that building before they moved north.

Larry felt that inside the building had "ghost machines and post office equipment" from his memories of being there. Also, Larry said they changed the floor plans by cutting out cement floors, which some used to work on. Fred said going inside was memorable, and he missed working there.

The outside building looked the same as when they worked there years ago. They used to work with hands more than with machines, but as time passed, they had new machines, and then new updated machines.

We thought it was exciting, and a flea market was going on that day. There were quite a lot of restaurants, office spaces, etc., and beautiful wooden-looking stairs in the office space. The other concrete and metal stairs were lovely, too. The restrooms had weird colored lights. For example, one of the ladies' restrooms had pink lights that made the whole room pink. One of the men's restrooms had gray lights.

We all ate different food; some ate in the main dining area.

Tidbit Newsletter

Renewals:

Jo Ann Adkins, Lori Davis, Joan Montford, Janie Morales

New Subscriber: Carol Hughey



Donations to 40th Anniversary: Brian/Jackie Kilpatrick

Send some news, your trip, an announcement (newborn baby, birthday, anniversary, craft, obituary, and color photos to me before or on **15th day of each month**. Thanks! **Jan Dermon** Editor of HDSCLF Tidbits **Email:** jdermon.senior@gmail.com

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To Don/Patti Sah

With Sympathy for the loss of their son, Kyle Sah

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