

TRANSITING INTO 2019

As we bid 2018 goodbye; we are amazed at all the positive changes that have taken place to enhance our Van Go system. Going from paper and pen to a fully automated system was not without its challenges; however, the result has been that we are far more efficient than we were in the past. Leaving behind the days of writing out massive drivers logs, and balancing has been revolutionary for your drivers. Today's system requires a touch of the button to log each ride and pay source, leaving them more time to provide the much-needed transportation for our area.

While the first few weeks were hard on all of us, the learning curve has decreased as riders have become familiar with negotiated times, having the correct fare in hand and getting used to properly reserving a ride for each stop.

Although we have made several strides, we still have another change to be made to make the system as efficient as possible. With that said, in October Van Go officially stopped the sale of physical tokens. As we learned, our new system is set up for "pre-pay" or "virtual tokens". This pre-pay system has been established to allow passengers to purchase trips in advance reducing the need for exact change or cash at the individual passenger's boarding's. Pre-pay is available in any increment over \$20.00 (10 rides). Ecolane encourages best practices which will be to purchase your pre-pay (virtual tokens) through the reservations desk. They will then place a balance on your individual account. Prepay can be done with cash, check, debit or credit card; however, any returned checks are subject to a \$25.00 returned check fee. Rides maybe taken af-

ter your prepay account has been established. Cash for your prepay account maybe sent in via of the driver if you are unable to stop by the office or pay over the phone.

Beginning January 1, 2019 physical tokens will no longer be an accepted mode of payment. Any unused tokens may be traded in for a dollar for dollar pre-pay until January 18, 2019. Pre-pay is just another phase of the Ecolane system and will eliminate the worry of lost or stolen tokens. Pre-pay will make balancing our financial records much more efficient as the current system does not tally the current tokens accurately creating more work for our office staff.

For those who have had tokens purchased by another agency; we will have two options. Agencies or organizations can set up a prepay account that will be the pay source for their riders or the ride can be billed to the agency at the end of each month.

All pre-pay (virtual tokens) will have a diminishing balance. This will completely alleviate the need for carrying cash or having to have correct change to board the bus. Of course, we will always accept the actual cash fare as you board the bus; and for many that maybe preferred method of payment. For others, pre-pay will be available.

We all understand that we have been through a lot of change this year and change can be confusing at times. We ask that you help us as we continue our quest for a more efficient way of serving our riders. Our efficiency will only make your ride experience better and better. You are a valuable part of Van Go and we want to make this change as easy as possible.

If you have any questions as we move forward, please feel free to

contact Angie Ivers 886-3381 or Nola Davis at 882-2285. We will be more than happy to help you through the process.



SOCIAL SECURITY ADMINISTRATION

Benefits Increase in 2019

Each year we announce the annual cost-of-living adjustment (COLA). Usually, there is an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month, starting in January. The law requires that federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).

The CPI-W rises when prices increase for the things the average consumer buys. This means that when prices for goods and services we purchase become more expensive, on average, the COLA increases benefits and helps beneficiaries keep up with the changing cost of living.

More than 67 million Americans will see a 2.8 percent increase in their Social Security and SSI benefits in 2019.

January 2019 marks other changes based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax, as well as the retirement earnings test exempt amount,

will change in 2019.

Want to know your new benefit amount? We posted Social Security COLA notices online for retirement, survivors, and disability beneficiaries who have a *my Social Security* account. You can view and save these COLA notices securely via the Message Center inside *my Social Security*.

Sign up for or log in to your personal *my Social Security* account today at www.socialsecurity.gov/myaccount. Choose email or text under "Message Center Preferences" to receive courtesy notifications so you won't miss your electronic COLA notice!

This year, even if you access your COLA notice online, you will still receive your COLA notice by mail. In the future, you will be able to choose whether you receive your notice online instead of on paper. Online notices will not be available to representative payees, individuals with foreign mailing addresses, or those who pay higher Medicare premiums due to their income. We plan to expand the availability of COLA notices to additional online customers in the future.

More information about the 2019 COLA is available at www.socialsecurity.gov/cola.

You can also read our publication about the annual cost-of-living adjustment at www.socialsecurity.gov/pubs/EN-05-10526.pdf.



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Senior Center Activities Calendar for January

	1 CLOSED 	2 8a-10a Breakfast/Current Event 9:30a Personal Care AM/Washcloths 10a - Hand bells Exercise/ROM 11a Bingo: Mayor Yochum 12p Lunch 1p Drum Circle 2p Snack 3p Goals 4p Home	3 8a-10a Breakfast/Current Event 9:30a Personal Care AM/Washcloths 10a Devotion and Daily Events 11a Bingo: Arby's 12p Lunch 1p Crafts 1p Shopping 2p Snack 3p Goals 4p AMC Theatre -Mary Poppins Home Afterwards	4. 8a-10a Breakfast/Current Event 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: Goodwins 12p Lunch 1p Bowling @V.U. 1p Pedicure 2p snack 3p Board Games 4p Home
7 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: Clearview Eye 11a Out2Lunch: Dogwood 12p Lunch 1p Swimming @ Y 1p Shopping @ Walmart 2:30p Snack 4p Home	8 8a-10a Breakfast/Current Events 9:30a Personal Care AM 10a Norma Keller 11a Bingo: Willow Manor 12p Lunch 1p Knox County Ext. Cooking Class 2p Snack 3p Crafts 4p Home	9 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Hand bells & Exercise/ROM 11a Bingo: Evansville Hearing 12p Lunch 1p Cardinal Handprint on Snow 2p Snack 3p Goals 4p Home	10 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Devotion and Daily Events 11a Bridget Miller 12p Lunch 1p Painting Class: Winter Scene 1p Shoppings 2p Snack 3p Goals 4p Home	11 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: White Elephant 11a Hibachi Grill Young Adults 12p Lunch 1p Bowling @ V.U. 2p Snack 2:30p Movie and Popcorn 4p Home
14 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: Hometown Hearing 12p Lunch 1p Swimming 2:30p Snack 3p Snowflake Paper Plate 4p Home	15 8a-10a Breakfast/Current Events 9:30a Personal Care AM 11a Bingo: Vincennes Housing 12p Lunch 1p Pom Pom Hot Chocolate and Hot Chocolate Cookie 2:30p Snack 3p Goals 4p Home	16 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Hand bells & Exercise/ROM 11a Bingo: Save-a-Lot 12p Lunch 1p Winter Luminary 3p Goals 4p Home	17 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Devotion and Daily Events 11a Bingo: Fruit 12p Lunch 1p Tea Light Snowmen 1p Shopping 3p Goals 4p Home	18 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: VFW Post 1157 12p Lunch 1p Massage 2:30p Snack 3p Goals 4 pmHome 6p-8 p SNOWBALL BALL w/Live DJ
21 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: Lodge of the Wabash 12p Lunch 1p Swimming 2p Snack 2:30p Story Time & Popcorn 4p Home	22 8a-10a Breakfast/Current Events 9:30a Personal Care Am 10a Word Games 11a Bingo: Avon 12p Lunch 1p Blizzard in a Bottle 2p Snack 3p Goals 4p Home	23 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Handbells & Exercise/ROM 11a Bingo: Gentlecare 12p Lunch 1p Cardboard Winterland 2:30p Snack 3p Goals 4p Home	BIRTHDAY BASH 24 8a-10a Breakfast/Current Eventscurrent events 9:30a Personal Care AM/Washcloths 10a Devotion and Daily Events 11a Bingo: VanGo 12p Lunch 1p WW Class 1p Shopping 3p Goals 4p Home	25 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: Ron 12p Lunch 1p Homemade Peppermint Lip Balm 2:30p Snack 3p Goals 4 pm Home
28 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Exercise/ROM 11a Bingo: VFW Auxiliary Post 1157 12p Lunch 1p Swimming @ Y 2p Snack 2:30p Peppermint Sugar Scrub 4p Home	29 8a-10a Breakfast/Current Events 9:30a Personal Care Am 10a Nurse In-Service 11a Bingo: 2-Liter Day 12p Lunch 1p Snowman Joke Teller 2p Snack 3p Goals 4p Home	30 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Handbells & Exercise/ROM 11a Bingo: Tammy 12p Lunch 1p Snowman Placemat and Table Runners 2:30p Snack 3p Goals 4p Home	31 8a-10a Breakfast/Current Events 9:30a Personal Care AM/Washcloths 10a Devotion and Daily Events 11a Bingo: Candy Bar 12p Lunch 1p 2019 Scrapbooking Month One 1p Shopping 3p Goals 4p Home	Birthday Bash is sponsored by  1024 Washington Ave, Vincennes

JANUARY LUNCH MENU

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1 CLOSED	2 Chicken Nuggets 220c, Scalloped Potatoes 150c, Buttered corn 80c, Dinner Roll 59c, Mixed Fruit 60c, Milk 122c	3 Salmon Patty 150c, Baby Bakers 150c, California Blend 80c, Sliced Pears 60c, WG Wheat Bread 59c, Milk 122c	4 Chili w/Crackers 280c, PBJ on Wheat 150c, Corn Chips 80c, Angel Food Cake w/Peaches 90c, Milk 122c
Calories	Calories	Calories 691	Calories 621	Calories 722
7 Meatloaf 240c, Mashed Potatoes 159c, Honey Glazed Carrots 60c, Whole Grain Bread 59c, Mixed Fruit 60c, Milk 122c	8 Turkey Sub on Hoagie Bun 240c, Harvest Multi Chips 75c, Salad Plate w/Lettuce, Tomato, Onion 220c, Fresh Banana 105c, Cookie 60c, Milk 122c	9 Sausage Patties 150c, Biscuit and Gravy 160c, Scrambled Eggs 145c, Hot Cinnamon Apples 60c, Milk 122c	10 Beef Stew 260c, Deviled Eggs 80c, Dinner Roll 59c, Warm Cinnamon Peaches 65c, Milk 122c	11 BBQ Riblets 280c, Au gratin Potatoes 150c, Cottage Cheese & Pineapple 80c, Dinner Roll 59c, Milk 122c
Calories 700	Calories 822	Calories 637	Calories 586	Calories: 691
14 Baked Turkey 175c, Stuffing 150c, Candied Sweet Potatoes 140c, Dinner Roll 59c, Hot Apple crisp 120c, Milk 122c	15 Sloppy Joe on Bun 250c, Broccoli Cauliflower w/Cheese 120c, Scalloped Potatoes 150c, Jell-O w/Peaches 75c, Milk 122c	16 Beef Goulash 260c, Garlic Bread 100c, Sliced Pineapple 40c, Buttered Peas 60c, Milk 122c	17 Pork Steak w/Gravy 280c, Cheesy Mashed Potatoes 150c, Brussel Sprouts 80c, Wheat Bread 59c, Fruit Cocktail & Mousse 90c, Milk 122c	18 Fish on Bun 240c, Baked Beans 120c, Broccoli & Cheese 90c, Tropical Fruit 70c, Milk 122c
Calories 766	Calories 717	Calories 582	Calories : 781	Calories: 642
21 Pork Chops w/Apples & Onions 260c, Mashed Potatoes 150c, Green Bean Casserole 90c, WG Wheat Bread 59c, Mandarin Oranges 60c, Milk 122c	22 Baked Potato w/ Broccoli & Cheese Sauce, Bacon 280c, Deviled Eggs 80c, Dinner Roll 59c, Cinnamon Apple Bake 80c, Milk 122c	23 Coney Dog on Bun 190c, Oven French Fries 150c, Mexican Corn 80c, Sliced Pears 70c, Milk 122c	24 Sweet and Sassy Chicken 265c, Mashed Sweet Potatoes 150c, Buttered Peas 80c, Dinner Roll 59c, Milk 122c	25 Veggie Soup 260c, Ham & Cheese on Wheat 150c, Fresh Fruit Salad 90c, Chips 75c, Milk 122c
Calories: 741	Calories 621	Calories: 612	Calories 676	Calories 697
28 Chicken & Dumplings 280c, Mashed Potatoes 150c, Green Beans 60c, Cinnamon Applesauce 60c, WG Wheat Bread 59c, Milk 122	29 Fish Foil Packs w/ Carrots, Broccoli, Cauliflower 280c, Smashed Potatoes w/Cheese 150c, Dinner Roll 59c, Milk 122c	30 Ham & Beans 225c, Corn Bread Muffin 137c, Fried Taters w/ Onion 150c, Coleslaw 90c, Apple Raisin Bake 80c, Milk 122c	31. Pulled Pork w/ Gravy 260c, Baby Bakers 150c, Creamed Peas 80c, Dinner Roll 59c, Fruit Cocktail 60c, Milk 122c	
Calories 731	Calories: 611	Calories 804	Calories 731	

Table of Measurements
Breakfast:
 -milk, juice, fruit, vegetable grain, bread
Lunch
 Milk, fluid, meat, 1st fruit/ vegetable, 2nd fruit/ vegetable, grain, bread
P.M. Snack
 Milk, fluid, meat/meat alternate grain, bread, juice, vegetable, fruit, bread
Key:
 Bread— 2 slices
 Veggies/fruit— 1/2 cup
 Protein— 3 oz.
 Entrée, Casserole, and/or soup— 1 cup
 Skim or Fat Free Milk/fluid - 8 oz.



2019 A Year of Opportunities

By Brenda Hancock/
Generations

As we start 2019, we begin to look to the brand new year ahead of us. Many of us make New Year's resolutions. Some of these resolutions are kept; however, many are not. Each year, the most popular resolution is to lose weight or to live healthier. You all know what I'm talking about.... We all start off the year motivated and ready to go, and this motivation usually lasts about 2 weeks. Am I right?

But why is living a healthy lifestyle such a chore? Maybe if we changed our mindset, it would make it easier to change our lifestyle. Think in terms of opportunities rather than obligations. So

instead of feeling sorry for yourself because you can't eat whatever you want (obligation), get excited about finding and trying some new recipes that use healthy ingredients (opportunity). Instead of dreading your daily exercise routine (obligation), throw the routine out

the window and just look for activities that you enjoy that keep you active (opportunity).

Our minds are such powerful tools! Don't let your body bully you into sabotaging your health! Always look for the opportunity over the

obligation and have a happy and healthy 2019!



Please reserve your meal at least 24 hours in advance by calling (812) 882-2285 or by signing the lunch list at our front desk.
 The YMCA Bettye J. McCormick Senior Center patronizes registered disadvantaged businesses.

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Change is the one constant in my life and I expect yours too. Growing up is probably the most profound change. Leaving our childhood behind and becoming adults is quite a transition. We grow not only physically, but emotionally as well. We leave behind our carefree days for a more mature way of life. All of a sudden, we are immersed in work and sleepless nights taking care of a colicky baby. We run on no sleep and a bottle Coke, skipping meals to make a deadline. We aim to please and often end up failing ourselves. Adulthood is not for the weak. Between the body composition and the loss of things we would rather not lose, it is a constant battle to stand our ground. We spend more money on hair dye and nail polish in an attempt to maintain a youthful appearance, but we can only hold off the inevitable for so long.

There are days when I long for a more peaceful time when I lost myself in a good book under the shade of our old oak out back. Oh, how I wish our little downtown could still be the bustling place it was in my youth or I could spend my afternoon sipping a soda at Georges Ice Cream shop. Paris bakery was just down the street and sported the best donuts and yeast rolls ever made, but that era has come and gone like the wind that carried the tunes of more than one group who played on the bandstand downtown.

Even winters seems to have changed with less snow and more robust temperatures than say even twenty years ago. The blizzard of 1978 left me snowbound for three days and the snow lay on for more than forty-five creating havoc for everyone in the storm's path. We couldn't get out and when we did the store shelves were empty. The blizzard created far more than a momentary school closing, but in fact shut down most everything as a snow continued to fall. People were without water due to frozen pipes, gas was sparse and there were no venues for entertainment as no one could get out. Of course, even this massive snow

storm was just another ebb and flow in the lives of those who lived through it.

While we all know that change is inevitable, that doesn't make it easy. I think one of the hardest changes one must ever make is the loss of a loved one. I learned early in life what it was like to lose a father and make the transitions into a life without him. It wasn't easy, but you see change waits for nobody and our options are limited in that arena.

Of course, not all change is bad, it is just change. I have started new jobs, bought a house, married and watched my children marry. I went from no grandchildren to grandchildren. I helped to raise and nurture and been blessed far beyond comprehension. Sometimes change can bring on the most memorable events in one's life. I look forward to the positive changes that help me grow and love and be loved by others.

So, as I look to 2019 I must wonder what kind of change it will bring. I am throwing resolutions out the window this year. Everyday life will take care of itself. I am simply going to live life and to the fullest. I know there will be good and bad, but I rest in the knowledge that God's got it. He has seen me through far too many hard times for me to put my faith in anything else.

So whatever season of your life you are in relish it and be happy. Whether it is feast or famine give thanks. God is good, and he holds the plan for your happy New Year. I hope yours and mine is a good one.

ASK A LAWYER

My New Year's Resolution is to put my legal affairs in order. What are some actions I should consider?

Plan for incapacity.

Everyone should have a plan in place to manage their health care and financial decisions if they lose the ability to make decisions for themselves. Some of the tools for planning include Power of Attorney, Appointment of Health Care Representative, Living Will, Living Trust, and joint ownership of accounts.

Plan for death.

Even if you do not own very much, you can help your survivors determine who gets what by having a Last Will and Testament. Other tools include transfer-on-death deed for real estate, pay-on-death accounts for bank accounts, joint ownership of accounts and real property, living trusts, and beneficiary designations for 401(k) accounts and pensions. Consult an attorney about the best way to make sure your loved ones receive what you want them to have. Even if you already have documents in place, it is wise to review them once a year to make sure they still fit your situation.

Plan your funeral.

You can save your family expense and distress by planning and paying for your own funeral. You may also complete a Funeral Advance Directive so that your plans are followed.

Apply for benefits if your income is low.

You may be eligible for additional health coverage, help with Medicare premiums, and SNAP (food stamps). You can find out if you are eligible by calling FSSA at 800-403-0864. You may also be eligible for "extra help" with Medicare Part D premiums. Call 800-633-4227 for more information.

Plan for Medicare if you will turn 65 in 2019.

If you do not get Medicare within three months of turning 65, you may have to pay more for it later. Consult the free Senior Health Insurance Assistance Program (SHIP) at 800-452-4800 if you have questions about your options.

Organize your important papers.

Make sure that someone will know where to find your important documents, such as your will, trust, power of attorney, health care appointment, Social Security card, birth certificate, marriage certificate, account information, pension information, debt information, deeds, life insurance policies,

funeral plans, and other evidence of assets or liabilities.

Protect yourself from identity theft.

Request your credit report for free once a year from each credit reporting agency by calling 877-322-8228 or online at www.annualcreditreport.com. You may request one agency's report at a time and receive a report three times a year. If your identifying information has been hacked, consider a credit freeze or a fraud alert.

Get real ID.

Indiana already requires a state issued ID to vote. Starting January 22, 2018, you will need real ID or a passport for domestic air travel. Some people may have to take legal action to get real ID because the names on their birth certificates, divorce decrees, marriage licenses, and social security cards do not match. A legal name change may be required to correct discrepancies.

Sign up for the "do not call" list.

To stop annoying calls, sign up for the Indiana "do not call" list by calling 1-888-834-9969 or online at www.indonotcall.org. For the federal "do not call" list, call 1-888-382-1222 or go to www.donotcall.gov. *This information is provided as a public service by Indiana Legal Services, Inc. This is not legal advice. Indiana Legal Services, Inc., provides free legal services, including advice, to low income individuals and to individuals over the age of 60. New applications are accepted by telephone Monday through Friday between 9:00 a.m. and 1:00 p.m. CST at 844-243-8570. You may submit questions for future columns to katherine.rybak@ilsi.net.*

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