



SCOOP

C l e a r w a t e r C o m m u n i t y C e n t e r
9 2 1 J a n e t A v e C l e a r w a t e r , K S 6 7 0 2 6
6 2 0 - 5 8 4 - 2 3 3 2
c o m m u n i t y c e n t e r @ c l e a r w a t e r k s . o r g



USING PREPAID CARDS: TIPS FOR SENIORS

Prepaid cards are becoming a popular alternative to traditional checking accounts for many older adults because they can be cheap and easy to use. But there can be fees and downsides. Each card has a different policy, so it's important to do your research so you can better manage and protect your money.

What is a prepaid card?

Prepaid cards are loaded with money in advance, and you generally cannot spend more than the amount on the card. There are many types of prepaid cards, including:

- Federal government-issued cards such as Direct Express®, which was developed exclusively for people who receive federal benefits (e.g. Social Security, SSI, Veterans benefits)
- Electronic benefits transfer (EBT) cards, which are state-issued government benefits cards (e.g. SNAP/Food Stamps, TANF)
- Commercial prepaid debit cards, which typically carry a network logo (Visa, MasterCard, American Express, or Discover) and look like a normal credit or debit card

Gift cards from retail stores, which have a fixed amount and cannot be re-loaded with more money

With help from Bank of America and Money Management International, we developed the following tips on how to use, manage, and protect your government-issued and commercial prepaid debit cards.

Government benefits cards

1. Look closely at the fee summary.

Be sure to use your card wisely and avoid fees whenever possible.

2. Use an ATM in the Direct Express® card network.

For ATMs in the Direct Express® card network, your first withdrawal is free and later withdrawals have reduced fees.

Continued on page 4

INSIDE THIS ISSUE:

Upcoming Events Pg 2, 4

Bits & Pieces Pg 3

Quilt of Valor pics Pg 5

Calendar/Lunch Menu Pg 6, 7



MARCH BIRTHDAYS

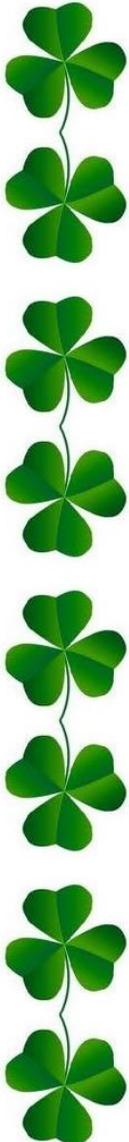
“IT TAKES A LONG TIME TO BECOME YOUNG” PABLO PICASSO

Brent Batten 3/01	Kaye Mitchell 3/09	Pat Ricke 3/21
Herman Seiter 3/03	Cindy Shrottson 3/10	Karin Stieben 3/21
Darrel Mourning 3/04	Glenda Light 3/13	Lucy Andra 3/23
David Knoblauch 3/04	Lanora Bradt 3/15	Russell Mills 3/24
Lyle Hinsdale 3/04	Bruce Hopson 3/16	Cyndi Keiss 3/24
Charles Barton 3/06	Larry Bradt 3/16	Roy Riggs 3/25
Rickey Vreeland 3/06	Delbert McMillan 3/16	Lila Mourning 3/27
Gale Fleming 3/07	Dale Morris 3/17	Stephen Thome 3/27
Joanne Flippin 3/08	Verna Champagne 3/21	Darrell VanAllen 3/28
Kenneth Andra 3/09	Mary Schauf 3/21	Mary Thome 3/29

UPCOMING EVENTS

Schedule of Events

- 3/4 Planning meeting
- 3/7 Crochet & Quilting group
- 3/8 Carry In Lunch
- 3/17 BINGO
- 3/19 Biscuits & Gravy
- 3/21 Crochet & Quilting group



Carry-In-Lunch

Join us for a great lunch made by the best cooks in town. We will have speakers who will present different topics. We ask that everyone brings in a dish to share and a plate and utensils.

Date: Tuesday, March 8th

Time: 12:00 noon

Location: Main room at Center

Cost: Free but donations are appreciated

Painting Group

Come down and paint with friends. This group is for people who already know how to paint. Please call the Center first to register.



Date: Every Monday

Time: 1pm-3pm

Location: Art & Crafts room

Cost: Free

Tai Chi & Exercise Class

Tai Chi is a Chinese system of slow meditative physical exercise designed for relaxation and balance and health. Come down and enjoy this class which is taught by Lew Kellogg.

All ages welcome!



Date: Every Tuesday & Friday

Time: 8:45 am

Location: Centers Main Room

Cost: \$8 per month

Blood Pressure Checks

Has your Dr told you to monitor your blood pressure? Do you not have a blood pressure machine at home? Stop by the Center to have your blood pressure checked for free

Date: Every Monday

Time: 10 am – 12 noon

Location: Center Main Room

Cost: Free



Morning Coffee

Have you been looking for a place to come have morning coffee and visit with friends? The Center is now offering morning coffee. This is open to everyone. We will have a donation jar out for coffee.

Date: Every Wednesday morning

Time: 9:00 am—until you are done

Location: Centers Main Room

Cost: donations for coffee



BIBLE STUDY

Pastor Lyle Hinsdale with the Clearwater Church of Christ leads a bible study. This is open to all.

Date: Every Monday

Location: Craft Room

Time 9:30 am



BIBLE STUDY

Pastor Joe Eash with the Clearwater E-free church leads a bible study. This is open to all.

Date: Every Thursday

Location: Craft Room

Time 10:00 am

BYOD

Bring Your Own Device! Bring in your new technology and we can assist you in figuring it out or setting things up. We help with laptops, tablets, smart phones, cell phones, digital picture frames, digital cameras, you name it and we can probably figure it out and show you how to use it.

Date: Every Thursday

except 2nd Thursday

Time: 9:00 am

Location: Pam's office

Cost: Free



AVOCADO DEVEILED EGGS

Ingredients

- 6 hard-cooked eggs, peeled and cut lengthwise
- 1 fully ripened avocado, peeled, pitted and diced
- 1 tablespoon plain low or no-fat yogurt
- 2 teaspoons Dijon mustard
- 1 teaspoon white vinegar
- 1/2 to 1 teaspoon salt
- 1/2 teaspoon ground black pepper
- 1 tablespoon minced jalapeño
- 1 tablespoon finely chopped onion

Instructions

1. In a small bowl, place egg yolks; add the avocado and mash until smooth.
2. Stir in yogurt, mustard, vinegar, salt and pepper, and mix thoroughly.
3. Stir in jalapeño and onion, then spoon into egg white shells, dividing equally.
4. Arrange on a serving plate. Cover lightly with plastic wrap and refrigerate for up to 3 hours. (Don't serve long after 3 hours as the avocado will start to darken.)
5. Garnish with chives, if desired.



Serves: 12 eggs
Prep time: 20 mins
Cook time: 15 mins

BITS & PIECES (FROM PAM'S DESK)

REMINDERS (VERY IMPORTANT)

Just a friendly reminder to make sure that every time you attend a program or class at the Center that you are checking in on the computer. If you do not have your card you can use your phone number. If you have problems let me know and I will help you. Also if you need a card, please let me know.

CLOSING OF THE CENTER

When the roads are bad due to weather we would prefer that people not get out and about. Due to this it is a reminder that when Clearwater USD 264 cancels school the Community

Center will also not be open. We will also post this on news stations.

NEW HOURS

We have been closely monitoring traffic at the Center between the hours of 8am and 9 am. We have noticed that most people do not come to the Center until 9am or after. Others have stated that they wish the Center was open later. Therefore effective April 1st the Centers hours will be Monday-Friday 9:00 am to 3:00 pm.

“Wherever there is a human being there is an opportunity for kindness”
-Seneca

Hermes Healthcare

“Foot Care for you... when you cant.”

Your feet are a very important part of your health and independence, and caring for them can become quite a task as you age.

You may not be physically able to care for them properly any longer, due to failing vision, decreased mobility or flexibility.

You may have one or more health diagnoses that also put you at risk, such as diabetes, cardiac or neurological problems.

Medicare covers these routine foot care every 60 days. Hermes Healthcare can trim nails, remove callous, ingrown toenails, plantar warts, and can do some minor wound care. They used to come to Dr. Papish's office but have since out grown the space. They will now be visiting the Clearwater Community Center every other month. If you

would like to make an appointment for when they are here please call 316-260-4110. The dates below are when they are here.



FOOTCARE

Wednesdays March 2, May 4, July 6th, Sept 7 and November 9th.

UPCOMING EVENTS CONTINUED

BINGO

Come join us for some fun time playing BINGO! This is offered to us by Haysville Health mart and there is no cost.

Date: Thursday, March 17th

Time: 1:00 pm

Location: Center Main Room



Crochet/Quilting Group

Do you enjoy crocheting, knitting, or quilting but don't find the time to do it? Or do you have questions or need help? Or would you just like to be around other people who share the same skill as you? If so this group is for you!

Date: Monday March 7th and March 21st

Time: 7:00 pm

Location: Center Main Room

Cost: Free



Continued from main page

3. Make store payments with your Direct Express® card.

You can avoid ATM fees by paying for purchases in stores with your card.

4. Get cash back for free in stores.

When you make a purchase using your PIN number at grocery stores and many other places, you have the option to get cash back for free.

5. Get cash from certain banks free-of-charge.

You can go to any bank or credit union that displays the MasterCard acceptance mark and get cash from a teller free-of-charge.

Other prepaid cards

6. Consider using prepaid cards as an alternative to a checking account.

Prepaid cards are popular with lower-income households, seniors, and young people learning to manage money because they can sometimes be cheaper and easier than traditional bank or credit union accounts.

7. Understand your options.

Make sure you know the fees and costs of prepaid cards, and comparison shop cards as you would any purchase.

8. Know that prepaid card providers generally don't check your credit.

9. Check your card agreement to see what fees apply.

At some stores, when you pay with a prepaid debit card, you may have the option to choose whether to run the card as "credit" or "debit." Some prepaid cards charge you a higher fee if you choose debit, so check your card agreement to find out what your card's fees are. The money will come out of your prepaid card account either way.

10. Contact the card provider right away if your card or PIN is lost or stolen.

Your rights to recover money taken from your prepaid card account depend on what type of card it is, what your contract promises, and how quickly you report the loss after you discover it. Generally, payroll cards and government benefits cards are protected under the same rules that protect your bank debit card. The federal Direct Express® card provides similar protections by contract. Network-branded (MasterCard or Visa) prepaid debit cards usually give some protection, but you should check your card provider's website to find out the specifics. If the card that was lost or stolen was a gift card for just one store or retail group, your ability to recover any money will depend on the retailer's policies and on whether you registered the card.

11. Don't use prepaid cards for gas, hotels, or rental cars.

Sometimes when you use your prepaid card at a gas station, hotel, or rental car agency, you will see an additional charge above what you spent. This is called a temporary hold. Because your purchase may take a few days to process, the temporary hold ensures you still have enough money to pay for it. Once the transaction is processed, they will remove the temporary hold, and you will be able to use the rest of the money on your card. Do not use prepaid cards to purchase gas at the pump or for hotels or rental cars. If you do, you may find you will not have access to more funds than the purchase for a long period of time.

QUILT OF VALOR PRESENTATION 2/15/2016



There was a great crowd of approximately 80 people who attended the presentation. Thank you to the Clearwater Boy Scouts for the Flag Salute.

Ol' Sew and Sew Becky Schielbein presenting Alvin Hoelscher with his Quilt of Valor.



Recipients of a Quilt from left to right.

Leo Doll, Cleo Vandruff, Burt Ussery, Kate Kinkaid-Brinkerhoff, Bill Morris, Alvin Hoelscher, John Kurimsky, and Bob Johnson.

March 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Tai Chi 8:30 am Exercise 10 am AA/AI Anon 7pm-9pm	2 Morning Coffee 9am Foot Care Clinic by appointment only	3 BYOD 9am Bible Study (E-free) 10am AA 7pm-9pm	4 Tai Chi 8:45 am Exercise 10:00 am Planning meeting 10 am	5
6 	7 Blood pressure ✓ 10am-12 Bible Study (COC) 9:30 am Painting 1pm-3pm Crochet/Quilting group 7pm	8 Tai Chi 8:45 am Exercise 10:00 am Carry In Lunch noon AA/AI Anon 7-9 pm	9 Morning Coffee 9am	10 Bible Study (E-free) 10am AA 7pm-9pm	11 Tai Chi 8:45 am Exercise 10:00 am	12
13 	14 Blood pressure ✓ 10am-12 Bible Study (COC) 9:30 am Painting 1pm-3pm	15 Tai Chi 8:30 am Exercise 10 am AA/AI Anon 7pm-9pm	16 Morning Coffee 9am	17 BYOD 9am Bible Study (E-free) 10am Free BINGO 1pm AA 7pm-9pm	18 Tai Chi 8:45 am Exercise 10:00 am	19 Biscuits & Gravy 7am – 10 am
20 	21 Blood pressure ✓ 10am-12 Bible Study (COC) 9:30 am Painting 1pm-3pm Crochet/Quilting group 7pm	22 Tai Chi 8:30 am Exercise 10 am AA/AI Anon 7pm-9pm	23 Morning Coffee 9am	24 BYOD 9am Bible Study (E-free) 10am AA 7pm-9pm	25 Tai Chi 8:45 am Exercise 10:00 am	26
27 	28 Blood pressure ✓ 10am-12 Bible Study (COC) 9:30 am Painting 1pm-3pm	29 Tai Chi 8:30 am Exercise 10 am AA/AI Anon 7pm-9pm	30 Morning Coffee 9am	31 BYOD 9am Bible Study (E-free) 10am AA 7pm-9pm		

Clearwater Nursing & Rehab. (menu is subject to change) MARCH 2016

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
TUNA NOODLE CASSAROLE GREEN BEANS DINNER ROLL/BREAD CHILLED PEACHES	SWEDISH MEATBALLS MIXED VEGETABLES NOODLES DINNER ROLL/BREAD CHILLED PEACHES	HONEY GLAZED ROAST PORK GREEN BEANS MASHED POTATOES DINNER ROLL/BREAD SHERBET	MEATSAUCE BROCCOLI FLORETS SPAGHETTI NOODLES GARLIC BREAD CARROT CAKE W/FROSTING	POTATO ENCRUSTED FISH PEAS AND CARROTS RICE PILAF DINNER ROLL/BREAD FRUIT CRISP
7	1	2	3	4
GARLIC HERB PORK LOIN CORN O'BRIEN HASHBROWN CASSAROLE DINNER ROLL/BREAD GINGERBREAD CAKE W/LEMON GLAZE	ROAST TURKEY PEAS & CARROTS BREAD DRESSING DINNER ROLL/BREAD CHILLED PEARS	BEEF GOULASH CALIFORNIA VEGGIE BLEND DINNER ROLL/BREAD ICE CREAM	CHICKEN A LA ORAGE MIXED VEGETABLES RICE DINNER ROLL/BREAD FRUIT COCKTAIL	LEMON PEPPER FISH SPINACH BUTTER PARSLEED NOODLES DINNER ROLL/BREAD PEACH CRISP
7	8	9	10	11
TURKEY A LA KING PEAS & CARROTS NOODLES DINNER ROLL/BREAD CHILLED PEARS	LASAGNA W/MEAT SAUCE TOSSED SALAD W/DRESSING GARLIC BREAD LEMON CAKE W/ICING	SEASONED CHICKEN BREAST PRINCE EDWARD BLEND VEGGIES CANDIED SWEET POTATOS CORNBREAD MANDARIN ORANGES	MEATLOAF BRUSSEL SPROUTS MASHED POTATOES DINNER ROLL/BREAD CHILLED PEACHES	POTATO ENCRUSTED FISH CREAMY COLESLAW TATER TOTS DINNER ROLL/BREAD CHOCOLATE BROWNIE
14	15	16	17	18
ROAST TURKEY BRUSSEL SPROUTS SAGE BREAD DRESSING DINNER ROLL/BREAD CINNAMON APPLESAUCE	SWEDISH MEATBALLS MIXED VEGETABLES NOODLES DINNER ROLL/BREAD CHILLED PEACHES	HONEY GLAZED ROAST PORK GREEN BEANS MASHED POTATOES DINNER ROLL/BREAD SHERBET	MEATSAUCE BROCCOLI FLORETS SPAGHETTI NOODLES GARLIC BREAD CARROT CAKE W/FROSTING	PARMESAN BAKED FISH STEWED TOMATOES GARDEN BLEND RICE DINNER ROLL/BREAD CHILLED PEACHES
21	22	23	24	25
28	29	30	31	



Clearwater Community
Center
921 E Janet Ave
Clearwater, KS 67026
620-584-2332



Save your soda tabs

Bring in your pop tabs off of soda cans. We will donate tabs to the Ronald McDonald House which helps families of children with different illnesses. Just drop off your collection of pop tabs to the Center.



Clearwater Community Center

Mission Statement:

to provide services and programs for people of all ages, that promote their well being, support their independence and encourage their involvement in community life.

Staff

Clearwater Community Center

Pamela Riggs, Director
Farol McMillan
Administrative Assistant

Advisory Committee Members

Terry Sullivan - Chairperson
Joan Fleming - Co-Chair
Barbara Hufford – Member
James Charles - Member
Marlene Hand - Member

Planning Committee Members

Marlene Parret - Secretary
Becky Estes – Member
Farol McMillan - RSVP Program