

UPPER SHORE CLARION

SEPTEMBER 2026 VOLUME 26, ISSUE 9



History of Suicide Prevention Month

“I think suicide is sort of like cancer was 50 years ago. People don’t want to talk about it, they don’t want to know about it. People are frightened of it, and they don’t understand, when actually these issues are treatable.” – Judy Collins.

In recent years, society has become more open and receptive to discussions and conversations on suicide. However, there is still a stigma surrounding it and, with suicide rates increasing, it still means that the right help is not reaching people on time and we have a long way to go. It’s one of the fastest-growing epidemics around the world — approximately 44,000 people in the U.S. alone commit suicide each year.

All of us play a role in both perpetuating the causes of- and preventing suicide. Every year on National Suicide Prevention Month in September, mental health advocates, survivors, friends and family, and mental health organizations across the country and around the world share their experiences and work towards eradicating this most tragic act.

Suicidal thoughts can plague anyone regardless of age, gender, or social status. Commonly linked to depression, there is no foolproof indicator of suicidal tendencies. Many people suffering from depression or suicidal thoughts cover them up quite well. Such was the case with beloved comedian Robin Williams, who committed suicide at the age of 63 in August 2014.

Originally established in 1979 as a support group by family members of individuals diagnosed with mental illness, the National Alliance On Mental Illness is a United States-based organization that serves as a resource on this highly taboo topic. NAMI helps those affected by suicide, assists with sourcing effective treatment services, and raises awareness for educating others on its prevention.

If you or someone you know is in an emergency, call The National Suicide Prevention Life-line at 800-273-TALK (8255) or call 911 immediately.

MISSION STATEMENT

Upper Shore Aging provides programs that enable seniors in Caroline, Kent, and Talbot counties to live healthy, rewarding, independent lives in their own homes.

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Fiscal Director– Judi Bianco

Director of Senior Centers and Nutrition - Jennifer Neal

Director of Community Services– Jennifer Cox

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	Sit Fit 9am 1 Cardio Line Dancing 9:45am Interactive Trivia 10:30am Bingo 11am Lunch 12pm On the Move 1pm Crafting 1pm	S.A.I.L. Exercise Class 9am 2 Green House Group 10am Lunch 12pm Watercolors 12:30pm	Sit Fit 9am 3 Cardio Line Dancing 9:45am Crochet/Knitting Class 10am Cooking with David 10:30am Lunch 12pm On the Move 1pm Games 1pm	Ball Exercise/Coordination 9am 4 Bingo Bash 9:30am Lunch 12pm Billiards 1pm Games 1pm
Labor Day 7 Center Closed	Sit Fit 9am 8 Cardio Line Dancing 9:45am Blood Pressure Screening with Shore Community Outreach Team 10:30am Interactive Trivia 10:30am Lunch 12pm On the Move 1pm	S.A.I.L. Exercise Class 9am 9 Green House Group 10am Health Related Education with Jillian 10:15am Walking Club 11am Lunch 12pm Watercolors 12:30pm	Sit Fit 9am 10 Cardio Line Dancing 9:45am Crocheting Class 10am Self-Directed Games 10:30am River Packet Cruise Depart 11:30am Lunch 12pm Games 1pm On the Move 1pm	Ball Exercise/Coordination 9am 11 Bingo Bash 9:45am Lunch 12pm Remembering 9/11 Lecture 1pm Billiards 1pm
S.A.I.L. Exercise 9am 14 Walking Club 10am Green House Group 11am Lunch 12pm Creative Craft 1pm Mahjongg 1pm	Sit Fit 9am 15 Cardio Line Dancing 9:45am Enduring Faith 10:30am Bingo 11am Lunch 12pm On the Move 1pm	S.A.I.L. Exercise Class 9am 16 Benefits of Honey Interactive Lecture 10am Health Education with Jillian 10:15am Creative Crafts 10:30am Lunch 12pm Watercolors 12:30pm	Sit Fit 9am 17 Cardio Line Dancing 9:45am Crocheting Class 10am Interactive Trivia 10:45am Lunch 12pm On the Move 1pm Walking Club 1pm Word Expression Paint 1:45pm	Ball Exercise/Coordination 9am 18 Live Professional Musician 10am Lunch 12pm Medicare Open Enrollment Resource Discussion with Niki Johnson 12:30pm Billiards 1pm
S.A.I.L. Exercise 9am 21 Health Related Education with Jillian 10am Dementia Program 10:30am Green House Group 11am Lunch 12pm Monthly Birthday Celebration 12:30pm Mahjongg 1pm	Sit Fit 9am 22 Cardio Line Dancing 9:45am Interactive Trivia 10:30am Medication Management with Melanie 10:30am Bingo 11am Lunch 12pm On the Move 1pm Crafting 1pm	S.A.I.L. Exercise Class 9am 23 Health Education with Shore Community Outreach Team 10am Lunch 12pm Watercolors 12:30pm	Sit Fit 9am 24 Cardio Line Dancing 9:45am Crocheting Class 10am Creative Crafting 10:15am Lunch 12pm On the Move 1pm Games 1pm	Ball Exercise/Coordination 9am 25 Bingo Bash 9:30am Lunch 12pm Games 1pm Billiards 1pm
S.A.I.L. Exercise 9am 28 Word Expression Paint 10am Health Education with Jillian 10:15am Lunch 12pm Mahjongg 1pm	Sit Fit 9am 29 Cardio Line Dancing 9:45am Enduring Faith 10:30am Bingo 11am Lunch 12pm Calligraphy with Brenda 1pm On the Move 1pm	S.A.I.L. Exercise Class 9am 30 Walking Club 9:45am Green House Group 10:30am Lunch 12pm Grief Support Group 12:30pm Watercolors 12:30pm	Happy Birthday! Patricia Gladu Wanda Sherriff Doris Johnson Pauline Liston Vanolia Brown Barbara Snyder Nancy Grahmer Charlene Fowler Judy Russell Helga Orrick Sarah Lane William Thompson	We're Open! Open Monday-Friday 8am-3pm All activities will be held in the <u>DINING ROOM</u> unless noted otherwise.



SEPTEMBER 2026

National Senior Center Month "Happier Birthdays Happen Here!"

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 12:00 Lunch 12:30 Yarn & Needle Group	2 9:00 Coffee Hour 9:00 Beginning Oil Painting 9:30 Music & Movement w/Melanie 9:30 Wii Bowling 12:00 Lunch	3 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:30 ShoGo Mobile 12:00 Lunch 2:00 Guitar & Ukulele Lessons	4 9:00 Coffee Hour 9:30 Line Dancing 10:00 Mahjong 10:45 Tai Chi w/Nathan 11:30 DLO AMISH MARKET 12:00 Lunch 12:30 EASTON BOWL
7 CLOSED  HAPPY LABOR DAY!	8 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:00 BINGO w/Griswold Home Care 12:00 Lunch 12:30 Yarn & Needle Group  TALBOT ARTS	9 8:30 Commission On Aging 9:00 Coffee Hour 9:00 Beginning Oil Painting 9:30 Music & Movement w/Melanie 9:30 Wii Bowling 12:00 Lunch	10 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:30 ShoGo Mobile 12:00 LUNCH W/GENE EDWARDS REVIEW 2:00 Guitar & Ukulele Lessons	11 9:00 Coffee Hour 9:30 Line Dancing 10:00 Mahjong 10:45 Tai Chi w/Nathan 12:00 Lunch 12:00 Poetry At Noon
14 9:00 Coffee Hour 9:30 Music & Movement w/Melanie 10:45 Tai Chi w/Nathan 11:15 Healthy Education w/Jillian "Strong Bones, Healthy Joints" 11:30 Blood Pressure Screening w/Melanie 12:00 LUNCH & LEARN Medication Mgt w/Melanie 12:00 Mahjong	15 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:00 Crafting with Tonia 12:00 Lunch w/DJ Chuckie 12:30 Yarn & Needle Group	16 9:00 Coffee Hour 9:00 Beginning Oil Painting 9:30 Music & Movement w/Melanie 9:30 Wii Bowling 12:00 Lunch	17 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:30 ShoGo Mobile 11:00 Cooking w/David 12:00 Lunch 2:00 Guitar & Ukulele Lessons	18 9:00 Coffee Hour 10:00 Mahjong 10:45 Tai Chi w/Nathan 11:30 Toastmasters 12:00 Lunch
21 9:00 Coffee Hour 9:30 Music & Movement w/Melanie 10:45 Tai Chi w/Nathan 12:00 Lunch 12:00 Mahjong CELEBRATING NATIONAL "CRAZY HAIR/HAT DAY"	22 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:00 SHIP PRESENTATION 12:00 Lunch 12:30 Yarn & Needle Group SENIOR CENTER "PAJAMA DAY"	23 9:00 Coffee Hour 9:00 Beginning Oil Painting 9:30 Music & Movement w/Melanie 9:30 Wii Bowling 12:00 Lunch MONTH "HIPPIE/TIE DYE DAY"	24 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:00 Elder Law Clinic 10:30 ShoGo Mobile 12:00 LUNCH w/ALZ 2:00 Guitar & Ukulele Lessons "HAPPIER BIRTHDAYS - "SUPERHERO DAY"	25 9:00 Coffee Hour 10:00 VENDOR FAIR & SCAVENGER HUNT 10:00 Mahjong 10:45 Tai Chi w/Nathan 12:00 Lunch "HAPPEN HERE!" "SPORTS TEAM DAY"
28 9:00 Coffee Hour 9:30 Music & Movement w/Melanie 10:45 Tai Chi w/Nathan 12:00 Lunch 12:00 Mahjong	29 8:30 S.A.I.L. Exercise 9:00 Coffee Hour 10:00 Positive Music w/DJ Randy P 12:00 Lunch 12:30 Yarn & Needle Group	30 9:00 Coffee Hour 9:00 Beginning Oil Painting 9:30 Music & Movement w/Melanie 9:30 Wii Bowling 12:00 Lunch	 Upper Shore Aging Respect · Independence · Purpose	VISIT US ON OUR WEBSITE: www.brooklettsplace.org VISIT US ON FACEBOOK AT BROOKLETTS PLACE - TALBOT SENIOR CENTER OR CALL 410-822-2869

Bay Hundred Senior Center September 2026



Monday	Tuesday	Wednesday
31 10:30-11:30 Strong & Steady 12-1:30 Open Swim 1-2 SAIL 2:15 Experienced Mahjongg	1 10-12 Watercolor Painting 11-11:45 Water Aerobics 1-3 Crafts & Games	2 9-3 Pinochle 9:15 Chair Yoga 1-2 SAIL Strength & Balance
7 9:10 Meditation 10:30-11:30 Strong & Steady 12-1:30 Open Swim 1-2 SAIL Strength & Balance 2:15 Experienced Mahjongg	8 10-12 Watercolor Painting 11-11:45 Water Aerobics 1-3 Crafts & Games	9 9-3 Pinochle 9:15 Chair Yoga 1-2 SAIL Strength & Balance
14 10:30-11:30 Strong & Steady 12-1:30 Open Swim 1-2 SAIL Strength & Balance 12-1 Health Education 2:15 Experienced Mahjongg	15 10-12 Watercolor Painting 11-11:45 Water Aerobics 12:00 Cooking Presentation 1-2 Tai Chi is back!* 1-3 Beginner Mahjongg NEW	16 9-3 Pinochle 9:15 Chair Yoga 1-2 SAIL Strength & Balance
21 9:10 Meditation 10:30-11:30 Strong & Steady 12-1:30 Open Swim 12 Injury Prevention-UMMS** 1-2 SAIL Strength & Balance 2-3 Book Club 2:15 Experienced Mahjongg	22 10-12 Watercolor Painting 11-11:45 Water Aerobics 1-2 Tai Chi 1-3 Beginner Mahjongg	23 9-3 Pinochle 9:15 Chair Yoga 1-2 SAIL Strength & Balance
28 10:30-11:30 Strong & Steady 12-1 Medication Tips 12-1:30 Open Swim 1-2 SAIL Strength & Balance 2:15 Experienced Mahjongg	29 10-12 Watercolor Painting 11-11:45 Water Aerobics 1-2 Tai Chi 1-3 Beginner Mahjongg	30 9-3 Pinochle 9:15 Chair Yoga 1-2 SAIL Strength & Balance

Please sign up for Beginner Mahjongg – space is limited
***Tai Chi restarts on Tuesday, September 15 – please sign up**
****Presentation by University of Maryland Shore Health**



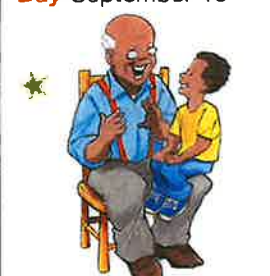
Upper Shore Aging
 Respect | Independence | Purpose

300 Seymour Avenue, St. Michaels | 410-745-5963 | ademart@uppershoreaging.org



National Senior Center Month 	Hot Coffee Bar 8am-11am  1 Lunch and Learn: Scam Presentation with Ann Thacker 11:30am 	Hot Coffee Bar 8am-11am 2 Dementia Conversations with Susan Higgs 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	Hot Coffee Bar 8am-11am 3 Labor Day Bingo 10:30am Labor Day Potluck 11:30am 	Hot Coffee Bar 8am-11am 4 Patriotic Tin Outdoor Lantern Craft 10:30am Music Therapy with Melanie Young 12:30pm 
Labor Day Center Closed 7 	Hot Coffee Bar 8am-11am 8 Immunity and Illness Prevention with Jillian, Wellness-to-Go Bags Giveaway (limited supply) 10:30am Let's Take a Stroll 12:30pm 	Hot Coffee Bar 8am-11am 9 Shore Gourmet Cooking Presentation with David 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	Hot Coffee Bar 8am-11am 10  Redemption Farms Trip 10:30am Bingo Bash 12:30pm 	Hot Coffee Bar 8am-11am  11 Phrase and Saying Games 10:30am Sweet Traditions: America's Pie Day Apple Pie Social 12:30pm 
CELEBRATING OUR MEMORIES 14  Hot Coffee Bar 8am-11am Senior Chat and Connect 10:30am Cozy Bowls & Friendly Souls Soup and Sandwich Social 11:30am S.A.I.L. Exercise with Jannelle 12:30pm	TEAM SPIRIT TUESDAY 15 Hot Coffee Bar 8am-11am Flower Charm Key Chain 10:30am Senior Center Trivia 12:30pm 	WELLNESS WEDNESDAY 16 Hot Coffee Bar 8am-11am Fact or Fiction Game 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	HAPPIER BIRTHDAYS HAPPEN HERE 17  Hot Coffee Bar 8am-11am Hangman Game 10:30am Celebrating Everyone's Happier Birthdays 12pm Medication Management Presentation and Blood Pressure Screening with Melanie Chapple 12:30pm	FUN AND FRIENDSHIP DAY 18 Hot Coffee Bar 8am-11am Wii Bowling 10:30am Music Therapy with Melanie 12:30pm 
CAROLINE COUNTY SENIOR CENTER SPIRIT WEEK SEPTEMBER 14-18				
Hot Coffee Bar 8am-11am 21 Sweet Start Morning Mixer - Coffee, Cocoa, and Donuts 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	National Ice Cream Cone Day 22  Hot Coffee Bar 8am-11am Mediterranean Stencil Art Craft 10:30am Telephone Game 12:30pm 	Hot Coffee Bar 8am-11am 23 Are You Smarter than a Fifth Grader Game 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	Hot Coffee Bar 8am-11am 24  What Am I Game 10:30am Bingo Bash 12:30pm 	Hot Coffee Bar 8am-11am 25 Cornhole 10:30am Balloon Volleyball 12:30pm 
 Hot Coffee Bar 8am-11am 28 Senior Chat and Connect 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	National Coffee Day 29  Hot Coffee Bar 8am-11am Design Your Own Coffee Mug 10:30am 	Hot Coffee Bar 8am-11am 30 Let's Take a Stroll 10:30am S.A.I.L. Exercise with Jannelle 12:30pm 	We're Open! Caroline County Senior Center is Open Monday through Friday 8:00am-3:00pm Two weeks' notice is requested for all Events, Crafts, and Lunches	Happier Birthdays Happen Here! September Birthdays Phyllis Stevens 9/3 Martha Carpenter 9/15 Happy Birthday 



	Coffee and Conversation 1 10am Bingo 11am Lunch 12pm Two Truths and a Lie Game 1pm	September Birthdays 2 Flora Dietrich 9/21 Betty Leak 9/27 	S.A.I.L. Exercise Class 3 10am Senior Safety Presentation with Ann Thacker 11am Lunch 12pm 	4 																														
Labor Day 7 	Bookmark Craft 8 10am Bingo 11am Lunch 12pm Scattergories 1pm 	9 	Coffee and Conversation 10 9am S.A.I.L. Exercise Class 10am Alzheimer's Presentation with Susan Higgs 11am Birthday Potluck 12pm 	9.11 PATRIOT DAY WE WILL NEVER FORGET 																														
Grandparents Day 14 September 13 	Honey Tasting 15 10am Bingo 11am Lunch 12pm Bee Pot Craft 1pm 		S.A.I.L. Exercise Class 17 10am Medication Management and Blood Pressure Checks by Melanie Chapple 11am Lunch 12pm Cornhole 1pm 	18 																														
	Senior Center 22 OPEN HOUSE Bingo 11am Lunch 12pm Resource Fair 12-2pm Raffle 2pm 	23 	S.A.I.L. Exercise Class 24 10am Health Education with Michelle Hammond 11am Lunch 12pm 																															
28 	Coffee and Conversation 29 10am Bingo 11am Lunch 12pm Family Feud Game 1pm 	BINGO <table border="1"> <tr> <td>1-5</td> <td>16-20</td> <td>21-25</td> <td>26-30</td> <td>31-35</td> </tr> <tr> <td>15</td> <td>22</td> <td>35</td> <td>52</td> <td>73</td> </tr> <tr> <td>3</td> <td>17</td> <td>41</td> <td>60</td> <td>68</td> </tr> <tr> <td>7</td> <td>1</td> <td>17</td> <td>41</td> <td>75</td> </tr> <tr> <td>9</td> <td>2</td> <td>17</td> <td>41</td> <td>67</td> </tr> <tr> <td>1</td> <td>2</td> <td>17</td> <td>41</td> <td>71</td> </tr> </table> 	1-5	16-20	21-25	26-30	31-35	15	22	35	52	73	3	17	41	60	68	7	1	17	41	75	9	2	17	41	67	1	2	17	41	71	We're Open! Federalsburg Senior Center is Open Tuesday and Thursday	Illustration of a man playing guitar
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Historical significance of September

September has played a crucial role in shaping history, from ancient times to modern day. Let's explore some of the most significant historical events and traditions associated with this month.

1. The name "September" comes from the Latin word "septem," meaning seven, as it was originally the seventh month in the Roman calendar.
2. In the Southern Hemisphere, September 1st marks the beginning of meteorological spring.
3. The September equinox, usually occurring around September 22nd or 23rd, marks the astronomical start of autumn in the Northern Hemisphere.
4. Labor Day, celebrated on the first Monday of September in the United States, was first observed in 1882 in New York City.
5. The devastating 9/11 terrorist attacks occurred on September 11, 2001, forever changing the course of history.



Help support Upper Shore Aging and it's programs so that we can fulfill our mission and dedication to our senior citizens.

Tax-deductible gifts can be made payable to Upper Shore Aging, INC., 100 Schaubert road, Chestertown, MD 21620. Donations can also be made through PAYPAL on our newly updated website, UPPERSHOREAGING.ORG

Funding comes from private, federal, state and county resources. Upper Shore Aging ensures seniors can remain in their homes and live happy, healthy and productive lives.

Upper Shore Aging, Inc. is a nonprofit 501(c) (3) organization



Healthy Hashbrown Chaffle

Author: Maria Prep Time: 5 minutes Cook Time: 6 minutes

Total Time: 11 minutes Yield: 2 chaffles Category: Appetizers

Method: Baking Cuisine: American

Diet: Low-Carb, Keto, Paleo, Gluten-Free

Ingredients

UNITS SCALE

Main Ingredients

- 1 cup shredded potato (fresh or frozen, thawed and patted dry)
- 2 large eggs
- 3/4 cup shredded cheese (mozzarella or cheddar)
- 1 tablespoon coconut flour
- 1/2 teaspoon salt
- 1/4 teaspoon black pepper
- 1/4 teaspoon garlic powder
- 1/4 teaspoon paprika
- Oil or butter for greasing waffle maker

Instructions

- 1 Prepare Your Ingredients:** Make sure the shredded potatoes are fully thawed and patted dry if using frozen to avoid soggy chaffles. Grate fresh cheese for best melting and flavor.
- 2 Mix the Batter:** In a medium bowl, combine shredded potato, eggs, shredded cheese, coconut flour, salt, pepper, garlic powder, and paprika. Mix thoroughly until all ingredients are evenly distributed and the batter is cohesive.
- 3 Preheat the Waffle Iron:** Heat your waffle maker on medium heat and lightly grease with oil or melted butter to prevent sticking and help create a crispy crust.
- 4 Cook the Chaffles:** Spoon the batter evenly onto the waffle iron (do not overfill). Close the lid and cook for 4–6 minutes or until the chaffles are golden brown and crisp. Avoid opening the lid early to maintain shape.
- 5 Serve and Enjoy:** Carefully remove the chaffles with a spatula and place on a cooling rack for a minute to preserve crispness before serving.

Nutrition

Serving Size: 1 chaffle **Calories:** 220 **Sugar:** 1g **Sodium:** 400mg **Fat:** 15g
Saturated Fat: 7g **Unsaturated Fat:** 6g **Trans Fat:** 0g **Carbohydrates:** 8g **Fiber:** 2g
Protein: 12g **Cholesterol:** 140mg

Find it online: <https://cooktune.com/healthy-hashbrown-chaffle/>



“
In an effort to go green, we
are starting an email
newsletter.

If you would like to be added
to the list, please send us an
email at
usainc@uppershoreaging.org

Maryland Access Point (MAP)

We recognize that our health and access to long term home and community-based services are impacted by the areas and conditions in which we live. MAP aims to engage individuals to define and express their needs and preferences and identify service options that will work for them.

MAP is a one-stop source of information and assistance for family members, caregivers, disabled adults, and seniors, which helps them navigate through the maze of long-term care services and links them with local and state programs. The goal is to help the individual safely remain in the community and plan for future needs.

Please reach out to the MAP program staff in your county of residence for information and assistance.

For Caroline County: Mary Moran (410) 479-2535 Ext. 8009

For Kent County: Niki Johnson (410) 778-2564

For Talbot County: Christina Kinnamon (410) 822-2869

September 2026 Senior Moments/Clarion

MAP (Maryland Access Point) is happy to report that the Department of Human Resources (DHS) is sending out new, more secure SNAP EBT chip and tap cards! These are replacing the current Maryland Independence magnetic strip cards. Benefit amounts will not be affected, and your existing balance will be automatically transferred to the new card.

To receive your new chip and tap EBT card, be sure that DHS has your current mailing address since the new cards are being mailed to your address of record. Watch your mail about this new card! Follow the directions and activate it as soon as you receive it.

Call 800-997-2222 to activate your new card. You will be required to create a new PIN to use your new card. Although using the online portal is not required to activate or use the new card, those familiar with the EBT EDGE portal or mobile app may manage their new card benefits online. For the latest Information go to www.dhs.maryland.gov/ebt-updates.

Once the new card is activated, and you have your new pin, the old card will be automatically deactivated. Destroy your old magnetic strip card once the new cards are activated. Remember that all magnetic strip cards will be permanently deactivated this month on September 30, 2026.

SMP (Senior Medicare Patrol) wants you to know that the state is doing this to protect customers from benefit theft and fraud through "Skimming". EBT and credit card "Skimming" occurs when a card reader device is attached to businesses credit card payment terminals. ATMs, gas pumps, liquor stores, etc. have terminals that are meddled with steal card numbers, expiration dates, and important 3-digit CVV codes on the back of the card. Once these "Skimming" devices are installed near the card slot or magnetic swipe reader pinhole cameras, fake faceplates, or keypad overlays record the customers PIN and customer data. Card "Skimmers" pose a serious threat not only to your EBT card, but also to credit cards, bank account debit cards, and Direct Express Social Security cards!

If your credit card or debit card is "Skimmed", and unauthorized charges are made using your card or PIN, you must report it within 2 business days to cap your out-of-pocket liability at \$50.00 and freeze the card. This is step one to dispute fraudulent charges. If you report it as stolen or lost more than 2 business days but less than 60 days, you can be stuck for up to \$500.00. If you report it over 60 days, you could become liable for all the stolen money!

These new secure EBT cards are coming to you only by mail! DHS will NEVER contact you to ask for your EBT PIN or password, or full Social Security number. Ignore and report all calls, texts, emails or social media asking for this information to DHS benefits claims 833-330-7328. Those of you whose monthly Social Security amount is directly uploaded to a Direct Express card are also at risk. If your card information is "Skimmed", know that until the card is reported lost or stolen your card stays active! Anyone with your card number and pin can drain the balance permanently! Call 888-741-1115 to report it missing and lock your card! Or go to the Direct Express website www.usdirectexpress.com/. If you fail to notify Direct Express within 2 business days, you can be liable for up to \$500.00!

On another note: For those of us who remember telephone party lines as the sole source of group chatting, warnings about group media fraud can be quite alarming! The biggest threats back then were those eavesdropping neighbors who fed the gossip chain! Today's threats come from crooks eager to steal

money, identities and peace of mind! Your SMP/SHIPs are here to help you protect your peace of mind and wallet!

Septembers SMP alert is about another despicable trick known as “Recall Scams”! With “Recall Scams”, scammers often do not actually know what you ordered. Instead, they rely on “Spraying” by sending vague text messages or emails containing generic order numbers or vague warnings. The crooks count on the odds that a percentage of recipients happen to have ordered *something* recently and are curious! Responding consumers looking for a refund open the text or email and the “Recall” scam is under way!

Bottom feeders are posing as the online shopping giant Amazon and sending text messages that appear to come from the company's "Product Safety Team". The text warns that a recent purchase is part of a voluntary safety recall and urges customers to stop using the product immediately! Scamming text messages often include what looks like an order number with a link claiming to provide recall details and instructions for a refund. When clicked, that link will lead to a fake website that looks like Amazon's website and prompts unsuspecting customers to sign in. Experts warn that the link is the biggest red flag! Stop! You can't trust where that link is going! While the page may resemble Amazon, the URL link does Not lead to Amazon's official website!

The bogus web site then asks for sensitive information in the form of “order confirmation”, another huge red flag! Again, STOP! Delete that Knowing that the site is structured is to steal account credentials, payment details, and other personal information. Once they gain access to your account on “Your Orders” page, these skunks obtain exact product names, order dates, and order IDs, and direct you to their bogus link to “help” you get you that refund. Then they steal your credit card and identity information!

Amazon says when a legitimately recalled product is involved, affected customers are notified through email. Always contact Amazon using the app or website to verify any recall or call them at **1-888-280-4331**. If you have been attacked report it to www.amazon.com/reportascam. You may also contact the Consumer Product Safety Commission at 800-638-2772, or www.recalls.gov online

Scammers may also have compromised your sensitive logins using “Phishing” email and text messaging takeover methods. “Phishing” is the mass sending of thousands of messages claiming to be from financial institutions or recognizable big business. Con artists claiming that an account is suspended or an invoice is overdue are pros at using AI. This technology creates legitimate looking logos and alarming messages to get your usernames and passwords. Never supply or confirm Passwords! They are strictly for your use and are Never on file with any business! Email Interception occurs by Inserting “Malware” (programs designed to gain unauthorized access to computer systems) into an email message that, once opened, allows them to silently high-jack your contacts to expand their victim list! Crooks may then use your contacts to expand their thievery or prowl around for new victims’ using “Vishing”!

“Vishing” is voice phone calls from scammers impersonating your bank, the IRS, Courts, tech support, or kidnappers creating fear using urgency and threats. Do not fall for their “solution”! Red flags occur when they insist on obtaining credit card or banking information, give instructions for sending wire transfers or gift cards, or “confirming” usernames and passwords incoming callers!

Creating a degree of fear in their victims by pushing “urgency” is a common tactic used by scammers. Always slow down and count to twenty before responding to an incoming “urgent” contact! Safest response is disconnected!

Government agencies (Social Security, Medicare, the IRS, Local and State entities) are still using Postal Service mail paper notices to reach consumers! Even the courts mail tickets to appear in court and are sending subpoenas through certified mail! No reputable organization or business will initiate contact to confirm your sensitive information! Directly question and report suspicious messages directly to those organizations.

Protect your email by using two step authentications. The two step verification process helps protect your information from scammers! Do not Ever click links in text messages, no matter how tempting! Avoid downloading unexpected attachments or opening email Invitations. Confirm/Report suspicious messages to the organizations contacting you.

October 15 begins Medicare's Fall Open Enrollment Period! Upper Shore Aging's trained SHIP (Senior Health Insurance Program) Coordinators provide Information and Assistance during Medicare's Annual Election Period (AEP). Now is the time to enroll in, change, or drop your current Prescription drug or Advantage plan for 2027! Call your County SHIP Coordinators for an appointment to evaluate prescription drug options.

Reminder: Homeowners Property Tax Credit Applications Due Oct. 1st!



Upper Shore Aging Inc.

A Non-Profit agency serving older adults in Caroline, Kent, and Talbot counties with programs and services to help them remain in and live well in their community.

Upper Shore Aging Inc., is supported by the United Way of Kent County. Contributions to Upper Shore Aging help us to assist seniors in need. Your gift is tax deductible. To donate, please call

410-778-6000 or visit our website at

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