

# Our Time 55+

**FALL  
2026**



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Tillamook  
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# PROTECT YOURSELF FROM FRAUD

*By TLC, a Division of Fibre Federal Credit Union*

Scammers are always finding new ways to get your money or personal information. A little caution can go a long way toward keeping yourself and your accounts safe.

**Use caution with unexpected calls and messages.** Caller ID can be spoofed and it may appear to come from a trusted company when it's not. Scammers may also use texts or emails that look legitimate. If something doesn't seem right, end the conversation and contact the organization directly using a phone number you know is legitimate.

**Protect your personal information.** Never share your PIN, passwords, account information, or Social Security number in response to an unexpected call, text, or email.



Be suspicious if someone pressures you to act quickly, send money, purchase gift cards, or provide access to your account. A sense of urgency is often a warning sign of a scam.

**Watch for anything unusual.** Skimming devices can be placed on ATMs, gas pumps, and other card readers to steal your card information. Before inserting your card, look for anything loose, damaged, or out of place. If you're in doubt, don't use the machine.

**Keep an eye on your accounts.** Regularly review your transactions so

you can spot unusual activity quickly. Take advantage of account alerts and other security tools available through your financial institution to help you stay informed. An unfamiliar purchase, withdrawal, or change in your balance could be a sign of fraud. If something doesn't look right, contact your financial institution right away so they can help you review your account and take steps to protect it.

Remember: Scammers rely on catching you off guard. Taking a moment to stop, think, and verify can make all the difference.

# Columbia River Maritime Museum's New Warnock Building

## *A dramatic new home for maritime stories, artifacts and hands-on learning*

The Columbia River Maritime Museum's new Warnock Building, home to Mariners Hall, will add 24,500 square feet of interactive exhibits, hands-on STEAM experiences, large-scale displays and engaging programs to one of the region's premier maritime museums. Opening November 20, Mariners Hall will help the Museum welcome and inspire its more than 100,000 annual visitors.

At the heart of the building is a dramatic 40-foot-high atrium framed by a sweeping Douglas fir structure that offers views of 19 historic vessels. Oregon-grown Douglas fir, laminated in Eugene and sent to Brit-



ish Columbia for fabrication, reflects the maritime character of Astoria and the Museum.

Sustainability is central to the project. Working with architects Opsis and StructureCraft and a local general contractor with 85% local subcontractors,

the project team used advanced design tools to improve material efficiency and reduce the number of unique timber elements. Mass timber, low-embodied-carbon concrete and macroclimate analysis informed decisions about windows,



lighting, insulation and mechanical systems to reduce the building's energy consumption. The Museum is also working with Energy Trust of Oregon as a featured case study.

Mariners Hall will showcase remarkable artifacts

and vessels, including a first-order Fresnel lighthouse lens from Cape Mendocino CA and a suspended U.S. Coast Guard HH-52A helicopter used in maritime rescues. A new Boathouse will give visitors close-up views of vessels from two levels of

floating docks.

Visitors can step aboard *Duke*, built in 1902 by Astoria's Wilson Brothers, to explore the often-overlooked history of commercial fishing. The 1938 classic wooden yacht *Merrimac*, built by Astoria Marine Construction Company, will offer an up-close look at the craftsmanship of a historic pleasure craft.

Mariners Hall invites visitors of all ages to discover the people, technology, vessels and stories that connect us to the sea and rivers. Make plans explore the Museum and experience Astoria's maritime heritage in a whole new way later this year.

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# Keep Learning, Stay Active, and Share What You Know at TBCC



At Tillamook Bay Community College, you do not have to be working toward a degree to take a class. Community members can learn a new skill, explore a hobby, stay active, audit a college course, or even share their own experience by teaching a Community Education class.

For adults looking for flexible ways to keep learning and stay connected, TBCC offers several opportunities throughout the year.

## Try Something New with Community Education

Community Education courses, often called CED classes, cover a wide variety of interests and are open to community members. Art and photography courses offer opportunities to build creative skills, while other classes focus on technology, financial education, practical skills, and personal interests.

Not every class requires a full-term commitment. Some courses meet only on Saturdays, two or three days, or another short period. Recent and upcoming offerings include photography, arts and crafts, Linux



computer classes, financial investing, and other short-term workshops.

Course offerings change throughout the year, so community members are encouraged to check the schedule regularly to see what is available. Current Community Education offerings are available at [tillamookbaycc.edu/term-newsletter](http://tillamookbaycc.edu/term-newsletter).

## Stay Active with Community Partners

Learning is not limited to the classroom. TBCC also partners with the Tillamook County YMCA and North County Recreation District (NCRD) to offer fitness opportunities in the community.

Some partner fitness

classes are available free to seniors and people with disabilities. Classes that qualify are identified in the current schedule at [tillamookbaycc.edu/term-newsletter](http://tillamookbaycc.edu/term-newsletter).

These classes provide another way to stay active, try something different, and connect with others in the community.

## Audit a College Class with the Golden Age Discount

For those interested in sitting in on a regular college course without earning credit, TBCC also offers a Golden Age discount for eligible senior community members. Auditing a course can be a way to explore a subject simply for the enjoyment of learning without completing the same academic requirements as students taking the class for credit.

Seniors interested in auditing a class are encouraged to contact Student Services to learn more about eligibility, available courses, and Golden Age discounts.

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## Now is the time to get protected from the flu

For many adults 55 and older, staying healthy means taking simple steps that can help prevent serious illness. One of the most effective is getting an annual flu shot.

Influenza remains a significant health concern each year, especially for older adults. People age 65 and older are among those at higher risk for complications from the flu, along with young children, pregnant mothers, and individuals with weakened immune systems. While many people recover from the flu without difficulty, the virus can lead to serious illness and disruptions to daily life.

The good news is that flu vaccination continues to make a measurable difference. During the 2024 – 2025 flu season, flu

vaccines helped prevent an estimated 10 million flu-related illnesses nationwide. Research also shows that flu vaccination can reduce the likelihood of a flu-related doctor's visit by 40 – 60 percent.

This year's seasonal flu vaccine is designed to protect against three influenza virus strains expected to be most common during the upcoming flu season. Because influenza viruses change over time, annual vaccination remains important even if you received a flu shot last year.

Timing matters. Health experts recommend September and October as the best months to receive a flu shot. Getting vaccinated during early fall allows your body time to

build protection before flu activity typically increases later in the season. Waiting until illness is already circulating widely may leave you vulnerable during peak flu months.

Beyond protecting yourself, vaccination also helps protect family members, friends, and neighbors who may be at greater risk of severe illness. That added layer of community protection is especially important during holiday gatherings and the winter months.

Consider discussing flu vaccination with your healthcare provider during your next doctor's appointment. A quick moment getting vaccinated can help support a healthier, more active season ahead.

# Medicare Wellness Visits: Understanding an Important Preventive Benefit



### Adventist Health Tillamook

If you're age 65 or older, you've likely received a call, letter, or reminder encouraging you to schedule a Medicare Wellness Visit. For many patients, these appointments can be confusing. One of the most common concerns we hear is, "I thought I was coming in for my annual checkup." Understanding what a Medicare Wellness Visit is, and what it is not, can help you get the most value from this important benefit.

Medicare Wellness

Visits were created to focus on prevention rather than treatment. The goal is to help patients stay healthy, identify risks early, and develop a personalized plan for maintaining their health and independence. During the visit, your healthcare provider or care team will review your medical history, medications, vaccinations, preventive screenings, and overall health risks. You may be asked questions about memory, mood, fall risks, physical activity, and other factors that can affect your long-term health. Together,

you'll create or update a prevention plan designed to help you stay as healthy as possible.

One reason these visits can cause confusion is that they are different from traditional medical appointments. A Medicare Wellness Visit is not intended to diagnose or treat new medical conditions. It generally does not include a comprehensive physical examination, management of chronic conditions, treatment of illnesses, or evaluation of new symptoms. For example, if you schedule a Medicare Wellness Visit but also want to discuss worsening knee pain, changes in blood pressure medication, or new symptoms you've been experiencing, your provider may need to schedule a separate medical appointment to address those concerns. While it can seem inconvenient, Medicare considers preventive wellness visits a different service from medical problem-focused visits.

Another common question is cost. For eligible Medicare beneficiaries, the annual Medicare Wellness Visit is generally covered by Medicare without a copayment or deductible when completed with a participating provider. However, if additional medical issues are



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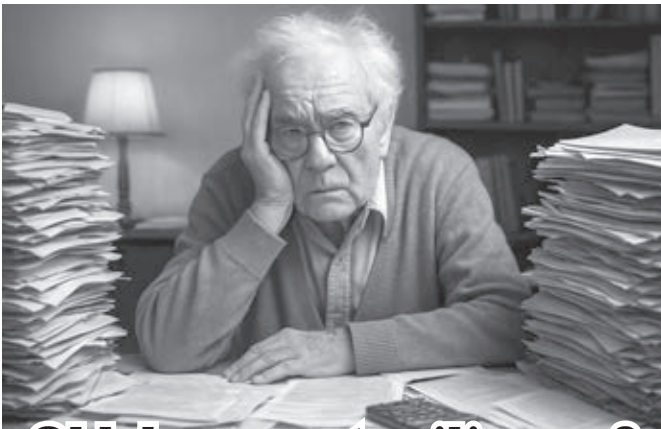
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## ■ Medicare

Continued from Page 6

evaluated or treated during the same appointment, there may be costs associated with those services depending on your Medicare coverage and supplemental insurance plan. This is another reason it is important to understand the purpose of the visit before arriving.

Most people become eligible for an annual Medicare Wellness Visit after they have

had Medicare Part B coverage for more than 12 months. The visit is available once every 12 months and is separate from other preventive services or routine medical appointments. While some patients may wonder whether it is worth the time, these visits often help identify gaps in preventive care, overdue screenings, vaccination needs, and safety concerns that might otherwise go unaddressed.

As we grow older, maintaining good health involves more than treating illness

when it occurs. It also means planning ahead and taking steps to prevent future health problems whenever possible. Medicare Wellness Visits provide an opportunity to do just that. If you're unsure whether you're due for a visit or have questions about what to expect, talk with your healthcare provider's office. Understanding the purpose of the appointment can help ensure you receive the right care, at the right time, while avoiding surprises and frustration along the way.

## ■ TBCC

Continued from Page 4

### Have a Skill You Would Like to Teach?

Community Education is not only an opportunity to take a class. It is also a way for local residents to share their own knowledge and experience with others.

If you have a skill, hobby, passion, or area of experience you would enjoy teaching, TBCC welcomes ideas for non-credit Community Education courses. Instructors work with the college

to determine the topic, dates, times, and fees for their course.

Because Community Education courses are non-credit, traditional academic teaching credentials are not required. Life experience and knowledge of the subject can be enough to get started. Local artists, craftspeople, technology enthusiasts, professionals, hobbyists, and others with something to share are encouraged to consider becoming Community Education instructors.

Those interested in proposing a class can contact JoAnn Critelli, joanncritelli@tillamookbaycc.edu for more information.

### Getting Started

Signing up for a Community Education class is simple. Community members can visit TBCC Student Services to register and pay for a class in one stop. Registration is also available online at [tillamookbaycc.edu/community-education](http://tillamookbaycc.edu/community-education), or by calling 503-842-8222.

Whether you want to spend a weekend learning a new skill, return to an old hobby, stay active, explore a college subject, or teach something you have learned over the years, TBCC offers opportunities to keep learning and connecting with the community at every stage of life.

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### OUR TIME 55+ FALL 2026

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# Move. Learn. Create. Connect.

## Staying active and engaged at North County Recreation District

**Justin Smith**  
North County Recreation  
District Executive Director

**S**taying active as we get older doesn't have to mean doing any one particular thing. It can mean taking a fitness class, swimming a few laps, learning something new, picking up a paintbrush, enjoying a theater performance or simply spending time with friends and neighbors.

At North County Recreation District (NCRD), we believe recreation is more than physical activity. It is about providing opportunities for people of all ages to remain active, curious, creative and connected to their community.

For adults 55 and older, nearly everything happening at NCRD is an opportunity to participate. Rather than having to choose from a separate list of "senior" activities, we encourage you to explore our

programs and find what interests you.

There are four great ways to get started: Move. Learn. Create. Connect.

### Move

Whether you are looking to build strength, improve balance, get your heart rate up or simply add more movement to your week, NCRD offers fitness and aquatic classes for a variety of interests and ability levels.

In the Aquatic Center, AquaFit is offered Monday, Wednesday and Friday at 8 a.m., while Aqua Yoga meets Wednesdays at 9 a.m.

On land, options include Chair Yoga Thursdays at 8 a.m., Group Strength Tuesdays and Thursdays at 9 a.m.,

Stretch and Balance Mondays and Wednesdays at 10:15 a.m., and Functional Fitness for Seniors Tuesdays and Thursdays

at 10:15 a.m.

And those are only a few examples. Adults 55+ are welcome throughout NCRD's fitness and aquatics programs, so we encourage participants to explore the full schedule and find activities that fit their interests and goals.

### Learn

Keeping our minds active can be just as rewarding as keeping our bodies moving.

NCRD's Book Club meets on the fourth Friday of each month at 1 p.m. The group chooses its selections in advance, covering everything from autobiography to science fiction. Discussions are lively, everyone's opinion is welcome, and a Zoom option is available.

During the winter, Great Decisions explores eight different topics related to American foreign policy. For the remainder of the year, Great Discussions uses college-level video

lectures from The Great Courses to explore an incredible variety of subjects, from lost civilizations and genetics to mythology and human history.

No tests. No papers. Just an opportunity to learn, think and have a good conversation.

### Create

Every Wednesday morning from 9 a.m. to noon, NCRD's Art Group gathers in the Gallery. Participants bring whatever project they are working on and enjoy an atmosphere of creativity alongside other local artists. All painting media are welcome. During the summer, the group heads outdoors as plein air painters, finding inspiration

at locations up and down the coast.

Creativity also takes center stage at NCRD's Performing Arts Center, which brings theater, music and community

performances to North County throughout the year. Whether you're attending a performance, supporting local performers or getting involved with the arts, the theater offers another way to experience something new right here in our community.

### Connect

Sometimes the most important part of recreation isn't the activity at all. It's the people you meet while doing it.

NCRD has a long tradition of celebrating the first Friday of each month with Scone Friday. From 9 to 11 a.m., community members can stop by for a scone and conversation. During even-numbered months, you'll find us in the new Aquatic Center lobby; during odd-numbered months, we gather in the Fireside Room.

It's simple, welcoming

and a great example of what NCRD is all about, bringing people together.

There is no single right way to stay active and engaged as we age. Maybe your next visit to NCRD is for a workout.

Maybe it's to learn about a new subject, work on a painting, see a show or catch up with a neighbor.

### Move. Learn. Create. Connect.

Whatever brings you through our doors, we hope NCRD can be a place where you continue to discover new ways to be active, curious and connected to your community.

To explore current classes, programs, activities and upcoming events, visit [www.ncrd.org](http://www.ncrd.org) and find something that interests you. There's always something happening at NCRD, and we'd love to have you join us.

Headlight Herald

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# Library programs coming up

The library has programming throughout the year to help residents connect and learn together and we are always looking for ways to connect with every generation in our community. This fall we have plenty of programs for you to enjoy.

## Need tech help?

The library provides opportunities to get support in using your technology - phones, computers, software, etc. - through programs and one-on-one appointments. We have drop-in tech help scheduled for the first Friday of each month at 2 p.m. in Rockaway Beach, second Wednesday at 11 a.m. in Tillamook, 3rd Wednesday at 3 p.m. in Pacific City, and 4th Tuesday at 2 p.m. in Manzanita. These programs take place in the library and are on a first come, first served basis. On September 16th, Goodwill Industries will be hosting a Gmail and Google Docs basics class at the Tillamook Main Library at 11 a.m. You can also book individual tech help appointments through the library website or by calling us.

**If you are looking for programs with a more literary flavor,** on September 24th, local author Glenda Payne will be sharing from her book "Nothing Left but Love" at the Tillamook Main Library at 3 p.m. The Oregon Shakespeare Festival



will be visiting the Tillamook Main Library on November 6th at 2 p.m. for a fast-paced rendition of Hamlet. And, every 3rd Tuesday at the Pacific City Library is open mic for poetry at 5 p.m. Poetry Out Loud is hosted every first and third Wednesday at 4:30 p.m. at the Manzanita Library. And, the Garibaldi Library hosts a volunteer-run book club every third Tuesday at 2 p.m.

**Fall is a great time to get into a new craft!** There are multiple opportunities this season to do so through your library. The Garibaldi Library hosts a craft and chat session every second Tuesday at 3:30 p.m. You can also explore spices and cooking through the Garibaldi Library spice club on October 1st at 2 p.m. by coming in to pick up a spice kit. Manzanita Library hosts a Mahjong group (2 p.m.) and knitting group (4 p.m.) weekly on Thursdays. And, if you are looking for a relaxing way to connect with others, come by the adult coloring hour at the Pacific City Library at 5 p.m. on the third Wednesday of each month.

**Looking to learn something new?** We have several great

classes and workshops coming up! Join us on September 17th at 1 p.m. for Dying to Know, a community conversation about end-of-life care at the Tillamook Main Library. On October 9th, learn about mushroom identification with Leah Bendlin at 3 p.m. at the Tillamook Main Library. The Veterans Services Office will host a Veterans Resources 101 class in Tillamook on November 5th at 3 p.m. And, learn from a local marine biologist at the Tillamook Main Library during the Seaweed Foraging program with Shifting Tides on November 13th at 3 p.m.

**After all that crafting and learning, get ready to celebrate!** The Tillamook Main Library will be hosting its first Dia de Muertos Party with Consejo Hispano on November 7th at 1 p.m. to celebrate the Day of the Dead and remember those we've lost. And, the Tillamook Main Library turned 20 years old this year! We will be celebrating with a birthday party on November 14th with many programs, events, and cake throughout the day to thank the community for investing in this wonderful space.

We can't wait to see you at the library!



## Take Care of Yourself—You're Worth It

When you take time to care for your own health, you're better able to support the people you love—your family, your friends, and your community.

Start with a few simple steps:

- Schedule a medical or dental check-up
- Stay current with your recommended health screenings
- Keep up with your routine vaccinations

Many of these services are covered by health insurance plans. Not sure what's available to you? Ask your health care provider—we're here to help.

**Remember: Caring for others begins with caring for yourself. Your health matters—because you matter.**

**Schedule an appointment today!**

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# Gambling can be entertaining, but it can also lead to:

- Financial hardship and loss of needed funds
- Strained relationships
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If you find that you are preoccupied with gambling, lying to others about your gambling, or having a hard time stopping or slowing down, OPGR is here to help, for free. Change is possible.

Visit [opgr.org](http://opgr.org) to learn about how to recognize the warning signs of gambling harm in yourself and others, and what you can do to minimize harm.

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Local prevention education is available for free through the Tillamook Family Counseling Center. Contact [sarahe@tfcc.org](mailto:sarahe@tfcc.org) to learn more!





# Travel can facilitate healthy aging



The adage, “an apple a day keeps the doctor away,” may be true, but for seniors, enjoying that apple at a hotel or on a cruise may be even more healthy than having it at home.

Travel can be an important component of healthy aging. Travel provides many benefits across multiple areas of life. According to The Senior List, around 70 percent of seniors (adults age 50 and up) travel regularly. Seniors are a target demographic for the travel industry, accounting for roughly one-third of all travelers. Seniors spend almost one month each year traveling.

Here are a few of the many health-related rewards seniors can reap

from travel.

- **Morale boost:** Booking a trip, making it to a destination and checking out new sights creates a strong sense of purpose that can elevate self-confidence.
- **Meet new people:** Travel offers lots of opportunities to meet fellow travelers and engage with locals at various destinations.
- **Get physical activity:** Exploring sights and landmarks engages the body. According to Clarendale Clayton Senior Residences, studies show that older adults who regularly vacation experience lower rates of high blood pressure, stroke and heart disease.
- **Reduces stress:** Getting away from the daily grind and

- household routines or responsibilities can lower feelings of stress.
- **Improves cognitive health:** According to research by the Global Coalition on Aging, regular cultural travel can reduce Alzheimer’s risk by up to 47 percent.
  - **Foster cultural understanding:** Travel takes people outside of their typical circles and can expose individuals to new cultures. Learning about these cultures and interacting with local populations can foster a greater sense of cultural understanding.
- Travel can be a key component of healthy living for seniors that boosts their physical and mental well-being.

# 2027 Almanac & Discovery Guide Photography Contest

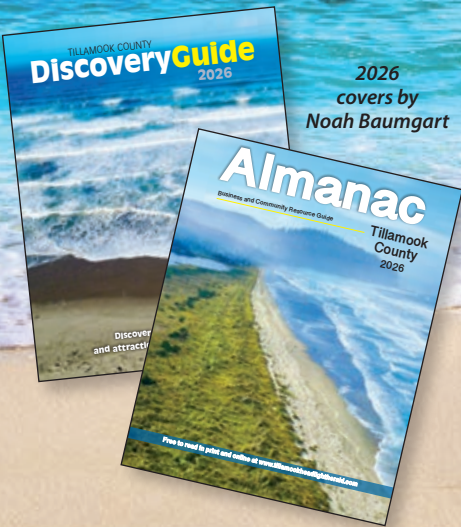
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### Upcoming events

#### October 31

Join us from 3-5 p.m. for our annual Halloween Trick or Treat event. We provide a safe venue and kids stay dry as they visit the stores for Halloween treats under covered walkways.

#### Friday November 27

Day After Thanksgiving Sale  
Our biggest sale of the year! We open very early Friday after being closed on Thanksgiving. There will be snacks & coffee for early bird shoppers. Our stores kick off the holiday season with Black Friday sales.



### December events

Each year in early December local Kiwanis have Christmas trees for sale at the mall, when available. Look for Santa to visit the mall and picture taking opportunities. Visit us 10 a.m.-5 p.m. Christmas Eve for last minute gifts. We are closed Christmas Day. We are open New Years Day 10 a.m.-5 p.m. with kick off to year-end sales.

### You will find national brands as well as local businesses at Seaside Outlets

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Bath & Body Works  
Best Taste of India  
Black Pearl Studio  
Candy fun 101  
Carter's  
CMH urgent Care Clinic  
Famous Footwear Outlet  
Funtastic Arcade  
Go! Calendar, Games and Toys  
Nike Factory Store  
ODHS Child Welfare  
ODHS Self Sufficiency  
Pendleton  
Rack Room Shoes  
Seaside HAG Baked Goods  
Tokyo Teriyaki  
Wave Fitness Seaside Coming Soon!  
Wine and Beer Haus  
Worksource Oregon  
Zumiez

# Things are changing fast in the digital world...

**CYBER THREATS ARE SURGING IN 2026.**



Ransomware



Data Theft



Phishing



A.I. Attacks

## Protect your Home and Business NOW.

- ✓ A.I-Powered Security Monitoring
- ✓ Ransomware & Breach Prevention
- ✓ Email & Identity Protection
- ✓ Smart-Home Security Setup
- ✓ Small Business Cyber Defense Plans



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