

Cache County Senior Center

240 N 100 East Logan, Utah 84321
435-755-1720 | Fax: 435-752-9513
Hours: Mon-Fri 9am -4pm
www.CacheCounty.org/Senior
Photo by Mike Bullock



January 2017

January 4th @ 9:00 am Commodities Pickup

*Are you concerned someone you love or care about may be the victim of abuse? Don't be silent.
Call 1-800-371-7897

Lunch and Learn

Jan. 6th—"Writing Your Story"
Hosted by Comeforcare

Jan. 13th—"Stimulating the Mind"
Hosted by Symbii

Jan. 27th—"Know your Legislation"
Hosted by Sunshine Terrace

NO Spanish Class for the months of January & February

Larry Dawson from the VA will assist you with all of your benefit needs on January 3rd, January 10th and January 24th from 9:00-12:00.
Please call 435-713-1462 to schedule an appointment.

The Cache County Senior Citizens Center is located at 240 North 100 East, Logan City and is open Monday through Friday from 9 AM - 4 PM. We offer a broad spectrum of activities and services such as nutrition, health/wellness services, education, information and assistance, transportation, supportive services, creative arts, recreation and volunteer opportunities.

Each day is a gift

A 92-year-old delicate but well-poised and proud man, who is fully dressed each morning by eight o'clock, with his hair fashionably coifed and his face shaved perfectly, even though he is legally blind, moved to a nursing home today. His wife of 70 years recently passed away, making the move necessary. After many hours of waiting patiently in the lobby of the nursing home, he smiled sweetly when told his room was ready. As he maneuvered his walker to the elevator, I provided a visual description of his tiny room, including the eyelet sheets that had been hung on his window.

'I love it,' he stated with the enthusiasm of an eight-year-old having just been presented with a new puppy. 'Mr. Jones, you haven't seen the room; just wait.' 'That doesn't have anything to do with it,' he replied. 'Happiness is something you decide on ahead of time. Whether I like my room or not doesn't depend on how the furniture is arranged ... it's how I arrange my mind. I already decided to love it. It's a decision I make every morning when I wake up. I have a choice; I can spend the day in bed recounting the difficulty I have with the parts of my body that no longer work, or get out of bed and be thankful for the ones that do.'

'Each day is a gift, and as long as my eyes open, I'll focus on the new day and all the happy memories I've stored away. Just for this time in my life.' 'Old age is like a bank account. You withdraw from what you've put in.' So, my advice to you would be to deposit a lot of happiness in the bank account of memories! Always remember no matter where you are or who your are with, there is "snow" place like home.

Remember these five simple rules to be happy:

1. Free your heart from hatred
2. Free your mind from worries
3. Live simply
4. Give more
5. Expect less



Cache County Senior Citizens Center



Please stop by our gift shop that is located at the front of our Senior Center. If you need a gift for a friend, birthday, holiday, baby or just something for your self we have it. We have beautiful hand sewn quilts. All proceeds go to our Meals on Wheels program.

Snowball

by Shel Silverstein

I made myself a snow ball
as perfect as could be.

I thought I'd keep it
as a pet
and let it sleep with
me.

I made it some pa-
jamas and a pillow
for it's head.

Then, last night it ran
away.

But first -- it wet the
bed.



Good Things To Eat

Crock Pot Rice Pudding

3 tbsp. butter
6 cups whole or 2% milk (no skim milk - it's too watery)
2 cups Minute® White Rice (uncooked)
3/4 cup sugar
1/4 tsp. salt
1/2 tsp. cinnamon
1/3 tsp. vanilla extract
2 tbsp. brown sugar



Directions:

Grease the inside of a 4-quart slow cooker with butter. Be sure to get the sides too. Set aside the butter for use again in just a minute. *Note: You can use a round, oval or casserole-shaped slow cooker. Cooking times may vary slightly when using different shaped slow cookers.*

Add the milk, Minute Rice, sugar, salt, cinnamon, vanilla extract and brown sugar into the crock pot. Give it a gentle stir. Then dot the top with the remaining butter. Cover and cook on low for about 3-4 hours (stirring occasionally while cooking.) When the rice is tender, it is ready. Stir well, then top with a sprinkling of cinnamon. This dish will thicken as it cools. If it isn't thick enough for your tastes, just let it hang out for about 30 minutes and it will get thicker. Alternatively, if you want to thicken it, just add a bit of milk until you reach the desired consistency.

Cook's Notes: This dish is traditionally made with raisins added. If you want to add them, stir about a cup of raisins in during the last hour of cooking. Also, to change it up a bit, you could use dried cranberries as well.

One cup of **white rice** contains 242 **calories**, 4.4 grams of protein, 53.2 grams of carbohydrate and 0.4 grams of fat. One cup of **brown rice** contains 218 **calories**, 4.5 grams of protein, 45.8 grams of carbohydrate and 1.6 grams of fat.





"I told you if you kept making faces it would freeze that way."

According to a news report, a certain private school in Washington was recently faced with a unique problem. A number of 12 year old girls were beginning to use lipstick and would put it on in the bathroom. Then they would press their lips to the mirror leaving dozens of little lip prints. Every night the maintenance man would remove the lip prints, and the next day the girls would put them back. Finally the principal decided that something had to be done. She called all the girls to the bathroom and met them there with the maintenance man. She explained that all these lip prints were causing a major problem for the custodian who had to clean the mirrors every night. To demonstrate how difficult it had been to clean the mirrors, she asked the maintenance man to show the girls how much effort was required. He took out a long handled squeegee, dipped it in the toilet, and cleaned the mirror with it. Since then, there have been no lip prints on the mirror.



ComForCare HOME CARE 

88 West Center
Logan, UT

Bruce Lee
Owner



Cell: 435-890-9785
Office: 844-877-7046
www.comforcare.com/n-utah

► Reach the Senior Market
ADVERTISE HERE

CONTACT

Stephen Wunder to place an ad today!
swunder@4LPi.com or (800) 950-9952 x2556

MAPLE Springs
OF NORTH LOGAN
Senior Living Community
Assisted Living, Memory Care,
Skilled Nursing & Rehabilitation



Your Life, Your Way.
Give us a Call Today!
Now taking reservations.
350 E. 2200 N. • Logan, UT
(435) 753-9400
www.MapleSpringsLiving.com

Want to buy or
sell a home?
Call a senior
REALTOR®...

Ruthie 
(435) 512-3223

**HELP PROTECT
YOUR FAMILY & HOME**
CALL NOW! 1-888-891-6806

 AUTHORIZED DEALER

 HOME SECURITY TEAM

UPGRADE TO A
VIBRANT ad
Contact us for details
800-950-9952

Guard Your Medicare Number

Fight health care fraud: guard your Medicare number! The next Medicare Open Enrollment season (October 15 to December 7) is almost



here, which means fraudsters and identity thieves will increase their efforts to get and abuse Medicare numbers from people like you.

Fortunately, there are many measures you can take to fight health care fraud:

Guard your Medicare number. Protect it the same way you do for your credit card numbers. Medicare will **never** contact you for your Medicare number or other personal information. Don't share your Medicare number or other personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you've given them permission in advance. Don't ever let anyone borrow or pay to use your Medicare number. If you're looking to enroll in a Medicare plan, be suspicious of anyone who pressures you to act now for the best deal. There are no "early bird discounts" or "limited time offers." Any offer that sounds too good to be true, probably is.

Be skeptical of free gifts and free medical services. A common ploy of identity thieves is to say they can send you your free gift right away—they just need your Medicare number to confirm. Decline politely but firmly. Do your part to protect your friends and neighbors: remind them to guard their Medicare numbers, too. Check your Medicare Summary Notice (MSN) – which gives you information on services submitted under your Medicare number – to make sure you and Medicare are only being charged for services you actually received. While the MSN is only mailed to you every 3 months, you can access your Original Medicare claims at any time on MyMedicare.gov. You'll usually be able to see a claim within 24 hours after Medicare processes it. You can report suspected fraud by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. To learn more about how to protect yourself from health care fraud, visit Medicare.gov/fraud or contact your local Senior Medicare Patrol (SMP). To find the SMP in your state, go to the SMP Locator at www.smpresource.org.

Things to Remember This Winter

Winter is approaching and as the temperature drops, it's important for older adults to prepare for the potential risks that cold weather can bring. Keep these tips in mind to help ensure safety and optimum health this winter. Older adults are more susceptible to hypothermia, which occurs when too much heat escapes from the body. It is important to dress warmly and keep dry, but equally important to remember good nutrition. Food provides the fuel we need to keep warm. Hot food and warm drinks are best to warm the body.

When going outdoors, remember to dress warmly. Wear layered, loose-fitting clothing and mittens. When possible, wear a hat to protect against heat loss since close to half of all body heat is lost through the head.

You can prevent many winter hazards simply by planning ahead. Before winter arrives, check all the windows and doors in your home for cracked or worn sealants. A new application of caulking may be needed; in a pinch, staple a sheet of plastic tarp over really old windows.

To avoid slips and falls, wear non-skid boots or other shoes with plenty of traction.

Cold weather can put extra strain on the heart. When doing winter chores such as shoveling snow, do some warm-up exercises first and take many breaks.

To conserve energy, heat only those rooms that you use. Close off the attic, garage, basement, spare bedrooms or storage areas. But don't overdo your money-saving efforts: keep your thermostat set to at least 65 degrees to prevent hypothermia.

When using a portable heater, plug the heater directly into an outlet, not to an extension cord. Make sure the outlet and wiring are in good condition. Keep the area around the heater clear of furniture, newspaper or other flammable materials and take special care to avoid tripping over cords.



Ideas for New Year Resolution 2017

A bad habit I'm going to break:

A new skill I'd like to learn:

A person I hope to be more like:

A good deed I'm going to do:

A place I'd like to visit:

A book I would like to read:

A letter I'm going to write:

A new food I'd

like to try:

I'm going to do

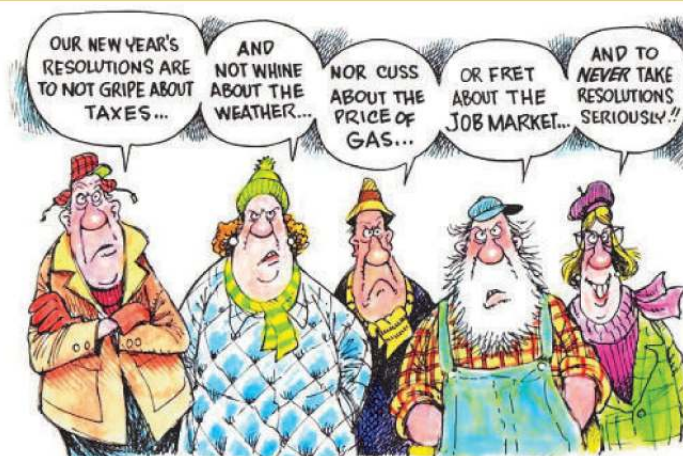
better at:



On the first day of our marriage retreat, the instructor talked about the importance of knowing what matters to each other.

“For example,” he began, pointing to my husband, David, “Do you know your wife’s favorite flower?”

David answered, “Pillsbury All Purpose.”



Protecting **Seniors** Nationwide 24 SEVEN

Medical Alert System

\$29.95/Mo. billed quarterly

- One Free Month
- No Long-Term Contract
- Price Guarantee
- Easy Self Installation

Call Today! Toll Free 1.877.801.7772

The Gables of North Logan Assisted Living & Memory Care

Take A Tour Today!
Care • Compassion • Comfort

435-258-8828
455 E 2500 N
thegablesassistedliving.com

LET US *carry* YOUR MESSAGE TO *Senior* THE *Community*

For advertising info call: 1-800-950-9952

Home Care

ROCKY MOUNTAIN HOME CARE™

Why Choose Rocky Mountain Home Care?

Our professional, caring staff understand people are more comfortable and heal more rapidly in their own homes. Home Health Care Services are performed under the supervision of your physician. Services are available 24 hours a day to meet your needs and schedule. Medicare, Medicaid, and many insurance companies cover home health services. In addition, many social service organizations and agencies can help pay for home health care services.

- Living happier
- Living healthier
- Living more independently

These are the goals of Rocky Mountain Home Care.

Logan Home Care 435.753.8220
Call Central Intake at 1.800.574.7666
www.rmcare.com

Simply, the best care™

JANUARY 2017

Milk offered daily

Menu subject to change without notice.


| Monday | Tuesday | Wednesday | Thursday | Friday |
|--|---|--|---|---|
| 2 CLOSED  | 3 Chicken Nuggets Mac & Cheese Mixed Veggies Peaches Wheat Bread | 4 Pizza Italian Veggies Pineapple Garlic Bread | 5 Tuna Sandwich Corn Chowder Pears Chips | 6 Chicken Fricassee Mashed Potatoes Cascade Veggies Mandarin Oranges Roll |
| 9 Cheeseburgers Carrot Raisin Salad Applesauce Chips | 10 Sweet & Sour Pork Rice Egg Roll Pacific Blend Veggies Pineapple Fortune Cookie | 11 Chicken Sandwich Vegetable Soup Mixed Fruit Brownie | 12 Breakfast for Lunch V8 Juice Mandarin Oranges Breakfast Cookie | 13 Ham & Swiss Casserole Broccoli Peaches Biscuit |
| 16 CLOSED  | 17 Hot Turkey Sandwich Mashed Potatoes Brussel Sprouts Pears | 18 Sloppy Joes Chinese Cabbage Salad Fruited Jell-O Cupcake | 19 Chicken Parmesan Noodles Corn Mix Veggies Mandarin Oranges Garlic Bread | 20 Meatloaf Mashed Potatoes & Gravy Sunshine Carrots Clementine Roll |
| 23 Ham Sandwich Cream of Potato Soup Pineapple Chips | 24 Baked Ziti Italian Veggies Apricots Garlic Bread | 25 Baked Potato w/ Chicken Gravy Peas & Carrots Peaches Cheese Bread | 26 Pork Riblets Potato Balls Malibu Blend Veggies Pears Cookie | 27 Burrito Pie Southwest Blend Veggies Mixed Fruit Chips & Salsa |
| 30 Beef Sticks Mashed Potatoes & Gravy Capri Blend Veggies Mandarin Oranges Cookie | 31 Lemon Pepper Chicken Rice Cascade Veggies Tropical Fruit Honey Bran Muffin |  | <p><i>Our doors open at 9:00 a.m. and we close at 4:00 p.m. Please make a reservation to eat by 3:00 p.m. and if you need a ride to the Senior Center call by 3:00 p.m. for a seat on the bus the next day.</i></p> | |

For those 60+ and their spouse the suggested donation is \$3.00

Don't forget to call in by 3:00 p.m. the day before you eat.

The full cost of the meal is \$5.00 for those under age 60. Please pay at the front desk to receive your meal.

JANUARY 2017

| Monday | Tuesday | Wednesday | Thursday | Friday |
|--|---|---|--|--|
| 2 CLOSED FOR HOLIDAYS | 3 9-12 VA Outreach 1:00 Movie: Gentleman's Agreement | 4 9:00 Commodities | 5 10:30 Cards with CNS 1:00 Documentary: The Crown-Episode 1 | 6 10-12 Blood Pressure 11:15 Elvis Presley Birthday party 12:15 L&L: Com- forcare - "Writing Your Story" 1:00 Movie: The First Wives Club |
| 9 9:15 Breakfast Club 12:30 Jeopardy | 10 9-12 VA Outreach 12:15 Musical Ent. Hosted by Pioneer Valley Lodge 1:00 Foot Clinic by Rocky Mountain Care By Appt. Only 1:00 Movie: The Imitation Game | 11 11:15 Cooking Class \$1.00 1:00 Book Club | 12 12-4 AARP Driver Safety Course 1:00 Foot Clinic by Rocky Mountain Care—By Appt. Only 1:00 Documentary: A Ballerina's Tale | 13 10-12 Blood Pressure 10:30 Bingo w/ CNS 12:15 L&L: Symbii - "Stimulating the Mind" 1:00 Movie: Water for Elephants |
| 16 Closed Martin Luther King Birthday  | 17 1:00 Movie: Black or White Hosted by The Gables | 18 11:15 Craft with Giselle \$1.00 1:00 Foot Clinic by Rocky Mountain Care—By Appt. Only | 19 1:00 Documentary: Flight of the Butterflies | 20 10-12 Blood Pressure 12:15 Pie Face Challenge 1:00 Movie: The Jungle Book (new) |
| 23 9:15 Breakfast Club 12:30 Jeopardy | 24 9-12 VA Outreach 1:00 Foot Clinic by Integrity Home Health—By Appt. 1:00 Movie: Teachers Pet | 25 10:30 Bingo hosted by Maple Springs | 26 1:00 Red Hat Activity | 27 10-12 Blood Pressure 10:30 Bingo w/ Symbii 12:15 L&L: Sunshine Terrace - "Know your Legislature" 1:00 Movie: Deep Water Horizon |
| 30 9:15 Breakfast Club 12:30 Jeopardy | 31 1:00 Movie: The Magnificent Seven (1960) | What do you call a snowman in the summer? A puddle What happened when the shy snow girl ditched her snow boy? She gave him the cold shoulder. What do cool snowmen wear on their heads ? Ice caps. | | |

Monday
 9:00 Fitness Room
 9:00 Quilting
 9:00 Pool Room
 9:10 Line Dancing
 10:15 Tai Chi
 11:15 Sit-n-be-fit/
 Pickle Ball
 12:30 Jeopardy
 1:00 Bridge

Tuesday
 9:00 Fitness Room
 9:00 Quilting
 9:00 Pool Room
 9:00 Ceramics
 9-12 Painting Group
 9:30 Wii Bowling
 1:00 Movie

Wednesday
 9:00 Fitness Room
 9:00 Quilting
 9:00 Pool Room
 9:10 Line Dancing
 10:15 Tai Chi
 10:30 Bingo
 11:15 Sit-n-be-fit/
 Ping-Pong
 1:00 Bridge/Ping-
 Pong/Pickle Ball
 1:00 Bobbin Lace

Thursday
 9:00 Fitness Room
 9:00 Quilting
 9:00 Pool Room
 9-12 Painting Group
 9:15 Clogging
 9:30 Wii Bowling
 10:00 Mahjong
 1:30 Spanish 101

Friday
 9:00 Fitness Room
 9:00 Quilting
 9:00 Pool Room
 9:10 Line Dancing
 9:30 Adult Coloring
 10:30 Bingo
 11:00 Pickle Ball
 11:15 Sit-n-be-fit
 1:00 Bridge/Movie/
 Internet Help

HOME SAFE HOME

BATHROOM SAFETY

Add an elevated toilet with hand grips on both sides

Be sure toilet tissue is within easy reach

Equip the bathtub with a bath chair or grab bars places at both sitting & standing levels

Use secure non-slip mats in the tub or shower

Use a wall-mounted soap & shampoo dispenser

Install a hand-held shower head

A securely wall-mounted shower rod will provide more support than a pressure-mounted rod

FRAUD AND SCAMS

Beware of Phone Scams

Here are the five most common types of fraud targeting seniors, along with a brief description of how they work:

Grandparent scam: You get a phone call from someone posing as a grandchild who is supposedly out of town and in a desperate situation. They could claim to be locked in jail, have had a car accident or are in need of medical treatment. They'll want money wired to them.

Jury duty scam: This time the call is supposedly from someone at the courthouse who claims you failed to report for jury duty and a warrant has been issued for your arrest. You're then offered a choice to either pay for the warrant or have an officer sent over to arrest you. The fraudsters will typically demand that the money be paid by money transfer or by loading a prepaid card.

Lottery scam: While the other scams prey on fear and concern, this one aims to convince you that you've won money in a foreign lottery. Never mind that you can't recall ever entering one. The call will come from someone who sounds official. They'll ask for a payment up-front for supposed taxes and fees so you can collect your winnings.

IRS scam: This scam is quite similar to the jury duty scam, but takes advantage of most Americans' inherent fear of the Internal Revenue Service. The phone call purports to be from the police or an IRS agent who is demanding payment for overdue taxes. If they're not settled immediately, the call claims, you'll be arrested. They'll want the money either wired or put on a prepaid card.

Utility scam: This is another fear-based scam that involves convincing you that the utility company is about to cut off service due to unpaid bills. The scammers will naturally want money sent to them by money transfer or a prepaid card.

It's one thing to provide information to a business you know and trust and called on your own. It's entirely different, to give out personal and financial information to someone calling you -- even if they claim to be from an organization you do business with. If you do suspect the call is real, you should contact the business yourself at a known phone number rather than one provided by the caller.

**SCAM
ALERT**

The “winter blues” are a difficult time for many of us. Less sunshine and longer hours of darkness can make us feel tired, and lacking in our normal enthusiasm for life. Here are a few ideas to keep us happy and positive about life.

Let the Sun Shine! Daily doses of sunshine are essential for counteracting winter’s long hours of darkness. Frequent bursts of sunlight help us feel more energized, optimistic and engaged. Take some time each day to enjoy the sun’s energy boosting rays.

Get Enough Exercise: Get moving! Research has shown that exercise can be a miracle worker when it comes to improving mood, overall health, mental sharpness and susceptibility to illness.

Stay Connected and Maintain Your Social Calendar: Maintaining an active social calendar and networking with your friends is another important way to enjoy yourself and help the winter season pass by. Continue to do the things you enjoy or try something different as a change of pace to spice up your normal routine.

Maintain a Healthy Diet: The darkness, colder winter temperatures and the sense of “hibernation” can cause us to overeat and to crave sweets and carbohydrates – a clear prescription for unhealthy weight gain. Try to stay with healthy foods and balance your food intake with sufficient physical activity and exercise.

Practice “Winter Hygiene” With the cold weather months comes the cold and flu season. Coming down with an illness can make winter seem even longer and more unpleasant. Wash your hands with soap and warm water for roughly 20-25 seconds each time to remove the germs. Also, use a sanitizer to wipe down the “high touch” areas of your home such as doorknobs, phones and other commonly used surfaces to keep them germ free.

Think Positive! Remember, winter doesn’t last forever. Try to envision the coming days of spring and the sunshine, flowers and songbirds that come with it. In the meantime, keep things in perspective and enjoy a good book and a warm beverage while you watch the snow fall outside. This too will pass and warm sun-filled days will follow!

beat the winter blues



Cache Valley’s Most Trusted Name in Hearing Aids

Proud Supporter of the Cache Valley Senior Center

485 North Main St. in Logan

435-753-HEAR (4327)

www.cachehearing.com



Dr. Paul Daines
Board Certified in Audiology



**WE’RE HIRING
AD SALES EXECUTIVES**



- Full Time Position with Benefits
- Sales Experience Preferred
- Paid Training
- Overnight Travel Required
- Expense Reimbursement

CONTACT US AT

careers@4LPi.com • www.4LPi.com/careers

**ALLEN
MORTUARIES**

www.allenmortuaries.net
Logan North Logan

PLAN AHEAD

Pre-arranged funerals can be arranged to cover funeral costs so that no financial burden remains.

For a free consultation, call (435) 752-3245



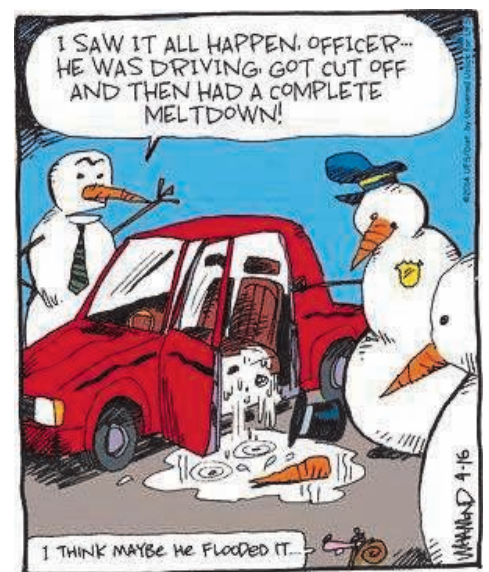
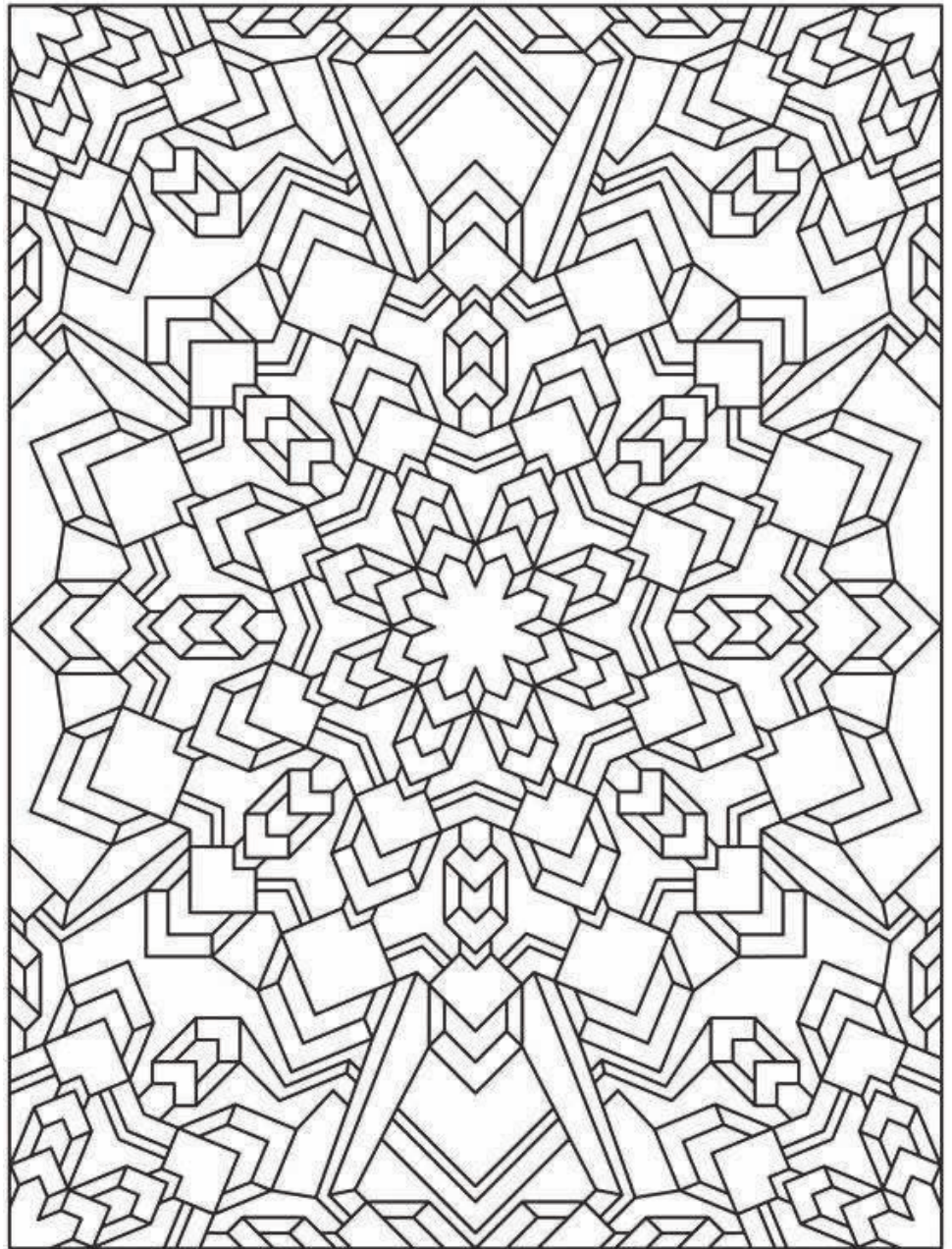
Mensaje de Directora

Un hombre de 92 años, que siempre es totalmente vestido cada mañana a las 8:00 a.m. con su pelo a la moda y su cara afeitada perfectamente, aunque él es legalmente ciego, Se mudó a una casa de ancianos hoy. Su esposa de 70 años recientemente falleció por esta razón era necesario el cambio en su vida. Después muchas horas de esperar pacientemente en el lobby en el hogar para ancianos, sonrió dulcemente cuando le dijeron que su habitación estaba lista. Mientras él maniobró su andador al ascensor, yo proporcioné una descripción visual de su cuarto pequeña, incluyendo las cortinas que habían sido colgadas en su ventana.

'Me encanta', afirmó con aquel entusiasmo de un niño de 8 años que acaba de ser presentado con un nuevo cachorro. 'Mr. Jones, no has visto la habitación; solo queda esperar.' 'Que no tiene nada que ver con eso', contestó. 'La felicidad es algo que decide antes de tiempo. Si me gusta mi cuarto o no no depende de cómo los muebles se arreglan... es cómo yo arregle mi mente. Ya decidí amarla. Es una decisión que hago cada mañana cuando me despierto. Tengo una opción; Puedo pasar el día en la cama recordando la dificultad que tengo con las partes de mi cuerpo que ya no funcionan, o levantarme de la cama y estar agradecido por las partes que si funcionan.'

'Cada día es un regalo, y mientras mis ojos esten abiertos, me centraré en el nuevo día y los recuerdos felices que he almacenado sólo por esta vez en mi vida.' 'La vejez es como una cuenta bancaria. Se retira de el qué ha puesto'. De este modo, mi consejo a usted; debería depositar mucha felicidad en la cuenta bancaria de memorias. Recuerda siempre no importa donde estés o con quien este, no hay lugar como en casa. Recuerde estas cinco reglas sencillas para ser feliz.

1. Liberar tu corazón del odio
2. Liberar la mente de preocupaciones
3. Vivir simplemente
4. Dar más
5. Esperar menos



Cúidese de las estafas telefónicas

Aquí están los cinco tips más comunes de fraude dirigido a personas mayores, junto con una breve descripción de cómo funcionan:

Estafa del abuelo: usted recibe una llamada de teléfono de alguien haciéndose pasar por un nieto que está supuestamente fuera de la

ciudad y en una situación desesperada. Podría pretender ser encerrado en la cárcel, han tenido un accidente de coche o necesitan tratamiento médico. Querrán dinero a ellos.

Estafa de deber del jurado: esta vez la llamada supuestamente de una persona en el juzgado que dice que no llegó a servicio de jurado y se ha emitido una orden de arresto. Luego está ofrecido una opción para pagar la orden o tener un oficial enviado a arrestarte. Los defraudadores normalmente exigirá que el dinero se paga por transferencia de dinero o por la carga de una tarjeta de prepago.

Estafa de lotería: mientras que las otras estafas se aprovechan en dar miedo y la preocupación, ésta pretende convencerte de que has ganado dinero en una lotería extranjera. No importa que usted no puede recordar alguna vez entrar en una lotería. La llamada vendrá de alguien que suena oficial. Te piden un pago inicial de impuestos y cargos por lo que puede recoger sus ganancias.

Estafa de IRS: esta estafa es muy similar a la estafa de deber del jurado, pero aprovechan con meter el miedo inherente a mayoría de los estadounidenses del servicio de impuestos internos. La llamada telefónica que pretende ser de la policía o un agente del IRS que está exigiendo el pago de impuestos atrasados. Si no están colocados inmediatamente, las pretensiones de la llamada, dicen que usted podrá ser arrestado. Querrán el dinero ya sea por cable o pone en una tarjeta de prepago.

Estafa de utilidad: se trata de otra estafa basada en el miedo que implica convencer que la empresa está a punto de cortar el servicio por facturas impagadas. Los estafadores naturalmente querrán dinero enviado a ellos por transferencia de dinero o una tarjeta de prepago. Una cosa es proporcionar información a una empresa que usted sabe y conoce y le tiene confianza. Es totalmente diferente, a dar información personal y financiera a alguien te llama, incluso si dicen ser de una organización de usted usa sus servicios. Si sospecha que la llamada es real, usted debe contactar el negocio usted mismo en un número de teléfono conocido en lugar de uno proporcionado por el llamador.



Guardae su número de Medicare

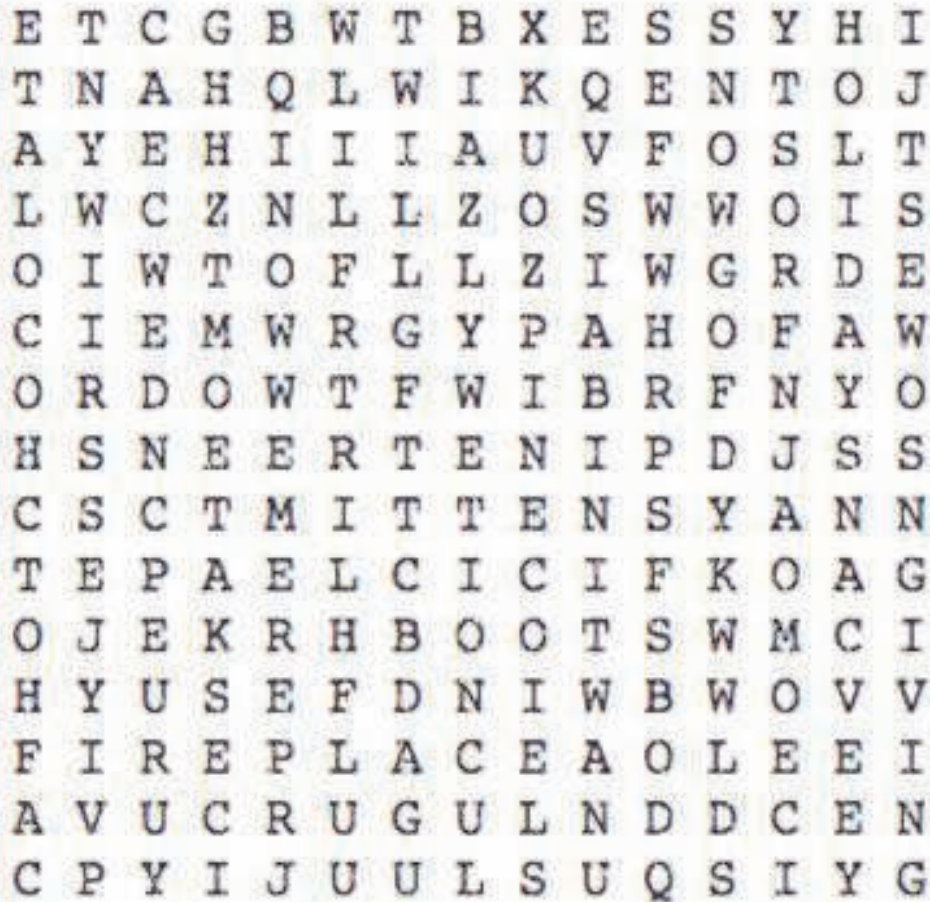
Lucha contra el fraude en la atención médica: proteja su número de Medicare!

La siguiente inscripción abierta de Medicare temporada (15 de Octubre al 7 de Diciembre) está casi aquí, que significa que los estafadores y ladrones de identidad aumentará sus esfuerzos para obtener su número de Medicare de personas como usted. Afortunadamente, hay muchas medidas que usted puede tomar para luchar contra el fraude en la atención médica:

Proteja su número de Medicare -Protegerlo de la misma manera que su número de tarjeta de crédito. Medicare no lo contactará para su número de Medicare u otra información personal. No comparta su número de Medicare u otra información personal por teléfono, correo electrónico, o por le acercarse en persona, a menos que se les haya dado permiso por adelantado. Nunca permitas que nadie endeudarse o pagar para usar su número de Medicare. Si desea inscribirse en un plan de Medicare, sospeche de cualquiera que las presiones para actuar ahora por el mejor precio. No hay "descuentos early bird" o "ofertas de tiempo limitado". Cualquier oferta que suena demasiado bueno para ser verdad, probablemente es.

Sea escéptico de regalos y servicios médicos gratuitos. Una táctica común de los ladrones de identidad es decir que pueden enviar su regalo inmediato, sólo necesitan su número de Medicare para confirmar. Rechazar educadamente pero con firmeza. Haga su parte para proteger a sus amigos y vecinos: les recuerde guardar su número de Medicare. Compruebe su aviso de Resumen de Medicare (MSN) – que le da información sobre los servicios presentados bajo su número de Medicare – para asegurarse de que usted y Medicare son sólo tener que pagar servicios que realmente recibió. Mientras que el MSN es solo por correo cada 3 meses, usted puede acceder a sus reclamaciones de Medicare Original en cualquier momento en MyMedicare.gov. Generalmente podrás ver un reclamo dentro de 24 horas después de que Medicare procesa. Puede informar fraude llamando al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048. Para aprender más sobre cómo protegerse del fraude médico, visite Medicare.gov/fraud o póngase en contacto con tu local Senior Medicare Patrol (SMP). Para encontrar el SMP en su estado, visite el localizador de SMP en www.smpresource.org.

WINTER WORD SEARCH



E T C G B W T B X E S S Y H I
T N A H Q L W I K Q E N T O J
A Y E H I I I A U V F O S L T
L W C Z N L L Z O S W W O I S
O I W T O F L L Z I W G R D E
C I E M W R G Y P A H O F A W
O R D O W T F W I B R F N Y O
H S N E E R T E N I P D J S S
C S C T M I T T E N S Y A N N
T E P A E L C I C I F K O A G
O J E K R H B O O T S W M C I
H Y U S E F D N I W B W O V V
F I R E P L A C E A O L E E I
A V U C R U G U L N D D C E N
C P Y I J U U L S U Q S I Y G

WORDS TO FIND:

BLIZZARD

COLD

FROZEN

HAT

ICE

MITTENS

SNOW

SNOWMAN

WINTER

BOOTS

FIREPLACE

GIVING

HOLIDAYS

ICESKATE

PINETREE

SNOWBALL

SNOWSUIT

CHILLY

FROSTY

GLOVES

HOTCHOCOLATE

ICICLE

SCARF

SNOWFLAKE

WIND