

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



February 2017

February 1st @ 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

- Feb. 8th—Heart Health Hosted by Sunshine Terrace
- Feb. 10th—Let's Talk Hearing Loss Hosted by Division of Services for the Deaf and Hard of Hearing
- Feb. 13th—Computer Scams by Bart Nelson
- Feb. 14th—Benefits of Massage Hosted by Symbii
- Feb. 21st—Poison Prevention, Medicine Safety Hosted by Bear River Health Department

NO Spanish Class will be held this month

Larry Dawson from the VA will assist you with all of your benefit needs on February 14th and February 28th 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.

Directors Message

Priceless gifts you can give

THE GIFT OF LISTENING: No interrupting, no daydreaming, no planning your responses. Just listen.

THE GIFT OF AFFECTION: Be generous with appropriate hugs, kisses, pats on the back and hand holding.

THE GIFT OF LAUGHTER: Share articles, positive news, funny stories, and cartoons to tell someone, 'I love to laugh with you.'

THE GIFT OF A COMPLIMENT: A simple and sincere 'You look great in red,' 'You did a super job,' or 'That was a wonderful meal' can make someone's day.

THE GIFT OF SOLITUDE: Be sensitive to the times when others want nothing more than to be left alone.

THE GIFT OF A CHEERFUL DISPOSITION: The easiest way to feel good is to extend a kind word to someone, even if it's just saying hello or thank you.

THE GIFT OF FRIENDSHIP: Without friends life would hardly be worth living, let your friends know just how much they mean to you today.

THE GIFT OF YOUR SMILE: A simple smile breaks all the barriers of language and culture. Smile and the world smiles with you! Author Unknown



Income Tax

It's time to get your income taxes done again. We will be setting up appointments starting February 1st. Schedule your appointment at the front office or by calling 755-1720. This service is for seniors who are 60 years and older. We only do basic preparation.

Cache County Senior Citizens Center



Gift Shop

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.

My Mother's Chocolate Valentine by Jack Prelutsky

I bought a box of chocolate hearts,
a present for my mother.
they looked so good I tasted one,
and then I tried another.

They both were so delicious
that I ate another four,
and then another couple,
and then half a dozen more.

I couldn't seem to stop myself,
I nibbled on and on,
before I knew what happened
all the chocolate hearts were gone.

I felt a little guilty,
I was stuffed down to my socks,
I ate my mother's valentine...
I hope she likes the box.



Good Things To Eat

Crock Pot S'mores Lava Cake

Chocolate Cake Mix, plus ingredients listed on the back of the box

Chocolate Pudding Mix (4-serving), plus 2 cups cold milk

1/2 Cup Mini Marshmallows

1/4 Cup Crushed Graham Crackers

1/2 Cup Chocolate Chips

Prepare cake batter according to package directions and pour into greased crock pot.

Prepare chocolate pudding mix.

Cover cake mix with mini marshmallows, then carefully spread pudding mix over marshmallows.

Top evenly with graham cracker crumbs and chocolate chips.

Cover and cook on low for 2 1/2 to 3 hours or until edges are done and pudding is bubbly. Serve warm!

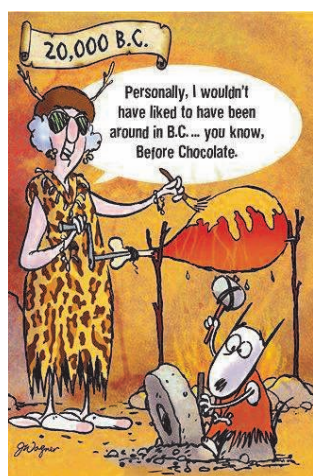
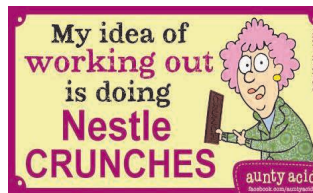


Health Benefits of Chocolate



1. Nutrient dense.
2. Supports mental performance.
3. Improves heart health.
4. Reduces stress and anxiety.
5. Aids in regulating cholesterol.
6. Helps you lose weight.
7. Assists with pain and depression.
8. Reduces the risk of stroke.
9. Improves skin health and appearance.
10. Contains resveratrol.

Details here:
<http://HealthPositiveInfo.com/health-benefits-of-chocolate.html>



Better Check Your Hearing

An elderly woman had just returned to her home from church when she was startled by an intruder. The man was in the act of robbing her home of its valuables!

Trying to deter him, she yelled, "Stop – Acts 2:38!"

The burglar stopped dead in his tracks and dropped to the floor with his hands behind his head.

The woman calmly called the police and explained what she had done. "I just quoted scripture," she said. "Acts 2:38 – Repent from your sin!"

As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell a scripture to you."

"Scripture?" replied the burglar, "She said she had an axe and two 38's!"



My Aunt Earlene once said, "I was worried that my mechanic might try to rip me off. I was relieved when he told me all I needed was turn signal fluid."

I asked a little old widow one day if she missed having a man around.

"Oh, I have lots of friends," she said. "Will, John, Charlie, Arthur and Ben!"

"As soon as I wake up, Will Power helps me get out of bed. Then I go to see John. Pretty soon "Charlie Horse comes along, and when he is here he takes a lot of time and attention. When he leaves, Arthur Ritis shows up and stays the rest of the day. He doesn't like to stay in one place very long, so he takes me from one joint to another. After such a busy day, I'm really tired, so Ben Gay helps me get ready for a good night's rest. What a life!"

ComForCare
HOME CARE 

165 E. 1400 North Suite 150
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

Medicare and Other Insurance

Medicare sets certain rules for how it works with other insurance you may have. Medicare either pays primary or secondary to health insurance you already have. If you have questions about how your other insurance works with Medicare, contact your employer benefits administrator or human resources department.

Considering Delaying Medicare Enrollment?

Before delaying Medicare enrollment, you should consider whether your other insurance will pay primary **and also** whether you will face penalties and/or delays if you sign up for Medicare later. If your other insurance will pay secondary, it is not advisable to delay Medicare enrollment. Your secondary insurance may refuse to cover you until you are also enrolled in Medicare, or it may take back any payments it made when you were eligible for Medicare but not enrolled.

Avoid Late Enrollment Penalties

To avoid a Part B (or Part A, if applicable) late enrollment penalty (LEP), you need to qualify for a **Special Enrollment Period (SEP)** to sign up for Medicare. You will get a SEP to sign up for Part A and/or Part B if you lose current employee coverage. You can use the SEP while still covered or up to eight months after losing coverage. **Note:** If you qualify for premium-free Part A because you or your spouse worked 10 years in the U.S., you can sign up for Part A at any time and not face a LEP. If you do not qualify for premium-free Part A, you can use the Part B SEP to sign up for Part A for the first time as well (if you meet the requirements).

Heart Healthy Habits For Seniors

Your lifestyle plays a big role in determining how well you age. Studies revealed that a healthy diet, exercise and good sleep can slow down the aging process and protect our body against the negative effects of stress. People who ate right, maintained an active lifestyle and slept well when they were younger tend to become healthier as they age, but it's never too late to start. Here are some healthy habits that seniors should follow.

Exercise regularly: Balancing a healthful diet with physical activity is your best recipe for health and fitness. Several studies have documented the benefits of exercise to improve your mental acuity, mood, balance, strengthen your bones and increase muscle mass. You don't have to engage in strenuous activities just to get the benefits of exercise. Long walks are enough to keep you healthy.

Eat a heart-healthy diet: A healthy lifestyle includes having a healthy diet composed of fruits, vegetables, whole grains, low-fat foods and lean meats. Don't forget to add fish and Omega-3 fatty acids to your diet. This is beneficial as it helps reduce the risk of heart diseases.

Get enough sleep: Sleep is important for the proper functioning of our body and helps replenish energy. So, be sure to get at least 6 hours of sleep a day. Studies have shown that those who reach the century mark make sleep a top priority.

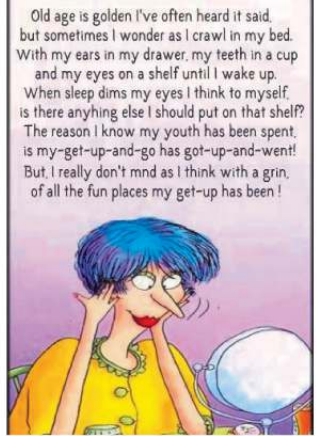
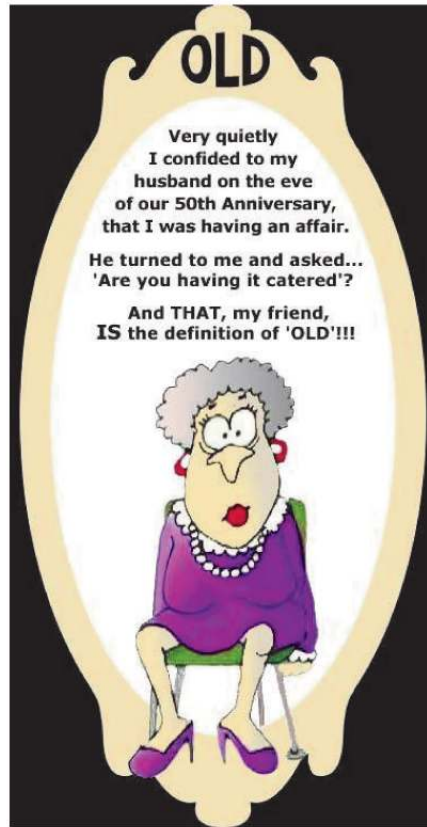
Stay connected: Time spent with family and friends helps seniors feel connected. Plus, it helps improve mental functioning. Join a club, go to church, volunteer or meet with your family or friends once in a while. Whatever you do, do it with people.

Visit your doctor regularly: Let's face it. Despite the effort to live a healthy lifestyle, seniors are at risk of certain disease. For that reason, it is important to visit your doctor regularly. Health screenings for heart problems, cholesterol, colon cancer and other health risks are beneficial.



Observations on Aging

- As you get older, your secrets are safe with your friends. They can't remember them either.
- Forget health food. I'm at the age where I need all the preservatives I can get.
- I would be unstoppable, if I could only get started....
- Aging: eventually you will reach a point when you stop lying about your age and start bragging about it.
- The older we get, the fewer things seem worth waiting in line for.
- Some people try to turn back their odometers. Not me! I want people to know why I look this way. I've traveled a long way and many roads weren't paved.



Protecting **Seniors** Nationwide 24 SEN
 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™

FEBRUARY 2017

Milk offered daily

Menu subject to change without notice.








Monday	Tuesday	Wednesday	Thursday	Friday
		1 Baked Spaghetti Mixed Veggies Pineapple Garlic Toast	2 Salisbury Steak Mashed Potatoes and Gravy Peas & Pearl Onions Sliced Apples Roll	3 Turkey Sandwich Soup Peaches Cookie
6 Hot Dog Pea Salad Mixed Fruit Brownie	7 Meatloaf Baked Potato Country Trio Mix Pears Roll	8 Orange Chicken Rice Egg Rolls Pineapple Fortune Cookie	9 Egg Sandwich Ham & Bean Soup Peaches Cookie	10 Lasagna Normandy Veggies Sliced Apples Garlic Bread
13 Poppy Seed Chicken Rice Pilaf Cascade Veggies Pears Biscuit	14 Beef Stew Peaches Cheese Bread	15 Ham Sandwich Cream of Broccoli Soup Mandarin Oranges Cookie	16 Tamale Pie Mixed Veggies Applesauce Chips	17 Chicken Breast Cheesy Potatoes Lima Beans Apricots Wheat Bread
20 CLOSED PRESIDENTS DAY 	21 French Dip Sandwich Coleslaw Mixed Fruit Chips	22 Hawaiian Haystacks Rice Peas Pineapple & Coconut Roll	23 Beef Stroganoff with noodles Sunshine Carrots Applesauce Bran Muffin	24 Santa Fe Chicken Spanish Rice Capri Veggies Apricots Corn Muffin
27 Pizza Green Beans Fruit Cobbler Garlic Bread	28 Ham Scalloped Potatoes Broccoli & Cauliflower Pears Roll	1 Frito Pie Tossed Salad Tropical Fruit Biscuit	<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.

FEBRUARY 2017

Monday	Tuesday	Wednesday	Thursday	Friday
		1 9:00 Commodities 10:30 Cards w/ CNS	2 1:00 Documentary: The Crown 	3 10-12 Blood Pressure 12:15 Entertainment w/ Reed Mickelson 1:00 Movie: Pete's Dragon
6 9:15 Breakfast Club 	7 1:00 Movie: From the Terrace	8 11:15 Cooking Class \$1.00 Hosted by The Gables 12:15 Lunch & Learn: Sunshine Terrace— Heart Health 1:00 Book Club	9 12-4 AARP Driver Safety Course 1:00 Foot Clinic by Rocky Mountain Care—By Appt. Only 1:00 Documentary: Winston Churchill: Walking w/ Destiny	10 10-12 Blood Pressure 12:15 Lunch & Learn: Division of Services for the Deaf—Let's Talk Hearing Loss 1:00 Movie: An Affair to Remember
13 9:15 Breakfast Club 10:00 Billiard Tournament Hosted by CNS 12:15 Lunch & Learn: Bart Nel- son—Computer Scams	14 9-12 VA Outreach 9:15 Wii Tournament 12:15 Lunch & Learn: Symbii— Benefits of Massage 1:00 Foot Clinic by Rocky Mountain Care—By Appt. 1:00 Movie: Romance on the High Seas	15 11:15 Craft with Giselle \$1.00 1:00 Foot Clinic by Rocky Mountain Care—By Appt. Only	16 1:00 Documentary: Miss Representation 	17 10-12 Blood Pressure 12:15 Musical Enter- tainment by Lainey Blisner 1:00 Movie: The Philadelphia Story
20 CLOSED PRESIDENTS DAY 	21 12:15 Lunch & Learn: BRHD— Poison Prevention, medicine safety 1:00 Movie: Now You See Me	22 11:15 Poker Game with Bruce from Comeforcare 11:15 Popcorn Bar	23 12:15 Skyview Social Dance 1:00 Red Hat Activity Hosted by Integrity	24 10-12 Blood Pressure 10:00 Manicures Hosted by Symbii 1:00 Movie: Sully Hosted by Symbii
27 9:15 Breakfast Club Hosted by Maple Springs	28 9-12 VA Outreach 1:00 Foot Clinic by Integrity Home Health—By Appt. 1:00 Movie: The House on Telegraph Hill	Q: What did the valentine card say to the stamp? A: Stick with me and we'll go places! Q: What did the stamp say to the envelope? A: I'm stuck on you.		

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

FALL PREVENTION

Remove tripping hazards from floors

Remove throw rugs

Remove furniture in high traffic areas

Pad sharp edges with plastic bumpers

Add handrails along staircases & hallways

Remove casters from furniture

Add grab bars next to closets

Place colored, non-slip strips along areas where floor levels change

Remove unstable tables

Place wrist loops on their cane

Make sure chairs & beds are easy to get in and out of

FRAUD AND SCAMS

How do you report a phone number that keeps calling?

Hang up and **report** it to the Federal Trade Commission at [complaints.donotcall.gov](https://www.ftc.gov/complaints) or 1-888-382-1222. If you're getting repeated **calls** from the same **number**, you might want to ask your service provider to **block** the **number**; for **calls** from different **numbers**, ask if they offer a service to **block unwanted calls**.

How do I get on the Do Not Call list?

The **Do Not Call Registry** accepts registrations from both cell phones and land lines. To **register** by telephone, **call** 1-888-382-1222 (TTY: 1-866-290-4236). You must **call** from the phone number that you want to **register**. To **register** online ([donotcall.gov](https://www.donotcall.gov)), you will have to respond to a confirmation email.

How not to get scammed?

Be alert to the fact that scams exist. ...

Know who you're dealing with. ...

Do not open suspicious texts, pop-up windows or emails – delete them: If unsure, verify the identity of the contact through an independent source such as a phone book or online search. ...

Keep your personal details secure.

Grandparent Scam

Emergency scams play off of peoples' emotions and strong desire to help others in need. Scammers impersonate their victims and make up an urgent situation—I've been arrested, I've been mugged, I'm in the hospital—and target friends and family with urgent pleas for help, and money.

Emergency scams also come in all shapes and sizes. There's the Grandparent Scam where con artists contact the elderly claiming to be their grandchild, urgently asking for money. And the Social Networking Scam where con artists hack into social networking accounts and then target friends with frantic requests for money, claiming injury, arrest, etc.; they do the same by hacking email accounts. They use the information in these accounts to supply enough personal detail to make their requests appear legitimate.

**SCAM
ALERT**

The Importance of Friendship

Spending time with friends is fun, but it may also yield a multitude of long-term physical and emotional health benefits. Studies show that healthy relationships make aging more enjoyable, lessen grief, and provide camaraderie to help you reach personal goals, among other things. Maintaining positive relationships should rank up there with healthy eating and exercise as a necessary investment in your health.

- **Socially engaged adults age more successfully.** Those who are socially engaged and visit with friends and family throughout the week are happier as they age.
- **Friends can help you achieve your weight and fitness goals.** Encouragement and just sharing goes a long way to boosting your willpower.
- **Happiness is catching.** If you have a friend you consider to be happy, you are more likely to be happy and you are able to spread that happiness to the people around you. **Building a circle of friends makes you happy.** People who see themselves as a leader in their social circle are happier than those who see themselves as outsiders.
- **Friends lessen grief.** The most welcome forms of support were simply being physically present, listening, and offering sympathy, encouragement, and practical help, such as making meals or funeral arrangements. In contrast, feeling socially alone tends to worsen grief.
- **Being social boosts your immune system.** Being socially engaged leads to more positive emotions, which in turn may actually boost your body's immune system and reduce the physical signs of stress.
- **The Friends You Choose Make a Difference:** While it is possible for one happy person to spread happiness to their friends, the reverse is also true — a mildly or chronically depressed friend can bring you down as well. It helps to have a diverse group of friends to lessen this impact. It's also important to be a good friend yourself, providing others with as many of the benefits of friendship (infectious happiness, social support, someone to confide in, food in times of crisis) as you can. It feels good to help others, and that only adds to your own happiness.

Friends
are angels that lift us to
our feet when our wings have trouble
remembering how to fly.



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



For ad info. call 1-800-950-9952 • www.4LPi.com

Cache County Senior Center, Logan, UT.

C 4C 05-1038

Mensaje de Directora

Regalos no tiene precio puede dar EL REGALO DE ESCUCHAR: sin interrumpir, no soñar despierto, sin planificación de respuestas. Simplemente escuchar.

EL REGALO DEL CARIÑO: ser generoso con abrazos apropiados, besos, palmaditas en la espalda y la explotación de la mano.

EL REGALO DE LA RISA: compartir artículos, noticias positivas, historias divertidas y dibujos animados para decirle a alguien, 'quiero reír con ustedes.'

EL REGALO DE un CUMPLIDO: un simple y sincero 'ven muy bien en rojo,' 'Usted hizo un trabajo super' o 'Que era una comida maravillosa' puede hacer el día a alguien.

EL REGALO DE LA SOLEDAD: ser sensibles a los tiempos cuando otros quieren nada más que estar a la izquierda solamente.

EL REGALO DE una ALEGRE DISPOSICIÓN: la forma más fácil de sentirse bien es extender una palabra amable a alguien, incluso si es sólo decir hola o gracias.

EL REGALO DE LA AMISTAD: sin vida amigos apenas sería digna de ser vivida, que tus amigos sepan lo mucho significan para usted hoy.

EL REGALO DE SU SONRISA: una sonrisa simple rompe todas las barreras del idioma y la cultura. ¡Sonríe y el mundo sonreirá contigo!



MAKING THE GRADE

My high school English teacher was well known for being a fair, but a hard grader.

One day I received a B minus on a theme paper. In hopes of bettering my grade and in the spirit of the valentine season, I sent her an extravagant heart shaped box of chocolates with the pre-printed inscription: "BE MINE".

The following day, I received in return a valentine from the teacher.

It read: "Thank you, but it's still a "BE MINE-US."



¿Cómo puede reportar un número de teléfono que sigue llamando?

Cuelgue y llame la Comisión Federal de comercio en o 1-888-382-1222 o haga un reporte a complaints.donotcall.gov. Si usted está recibiendo llamadas repetidas del mismo número, puede preguntar a su proveedor de servicio para bloquear el número; para llamadas desde diferentes números, pregunte si ofrecen un servicio para bloquear llamadas no deseadas.

¿Cómo puedo entrar en la lista de No Llamar?

El Registro Nacional No Llame, acepta inscripciones tanto desde teléfonos móviles y teléfono fijo. Para registrarse por teléfono, llame al 1-888-382-1222 (TTY: 1-866-290-4236). Usted debe llamar desde el número de teléfono que desea registrar. Para registrarse en línea (donotcall.gov), tendrá que responder a un correo electrónico de confirmación.

¿Cómo no ser estafado?

Esté consciente del hecho que las estafas existen.

... Sepa con quién está tratando. ...

No abra textos sospechosos, ventanas emergentes o correos electrónicos que no conoce: eliminarlas: Si no está seguro, verifique la identidad del contacto a través de una fuente independiente, como una libreta de teléfonos o de búsqueda en línea. ... Mantenga su información personal y seguro.

Estafa del abuelo

Estafas de emergencia juega con los emociones y deseos de ayudar a otros en necesidad. Los estafadores suplantan a sus víctimas y conforman una situación de emergencia, — he sido detenido, yo he sido asaltado, estoy en el hospital y se dirigen a amigos y familiares con las peticiones urgentes de ayuda y dinero. Estafas de emergencia también vienen en todas formas y tamaños. Es la estafa de los abuelos donde los estafadores afirman ser su nieto, pidiendo urgentemente dinero. Y el estafa de REDES SOCIALES es donde los estafadores entran en sus cuentas por “hackear” la cuenta de correo electrónico o cuentas de redes sociales y luego piden a sus amigos dinero, alegando lesiones, detención, etc. Utilizan la información en estas cuentas para suministrar suficiente detalle personal para hacer sus peticiones legítimas.

**SCAM
ALERT**

Medicare y otros seguros

Medicare establece ciertas reglas de cómo funciona con otros seguros que usted pueda tener. Medicare paga primaria o secundaria a los seguros de salud que ya tiene. Si usted tiene preguntas acerca de cómo los otros seguros trabaja con Medicare, póngase en contacto con su empleador, administrador de beneficios o el departamento de recursos humanos.

¿Considerando retrasar la inscripción de Medicare?

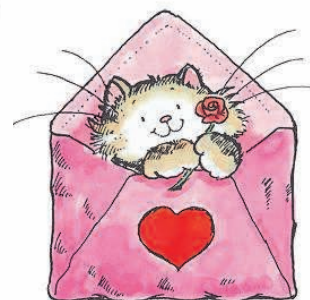
Antes de retrasar la inscripción a Medicare, usted debería considerar si el otro seguro pagará primaria y también si usted se enfrentará a multas y/o demoras si inscribirse en Medicare más tarde. Si el otro seguro pagará secundario, no es aconsejable retrasar la inscripción a Medicare. Su secundaria seguro podrán negarse a cubrir hasta que usted también están inscritos en Medicare, o puede volver a tomar cualquier pago que hizo cuando era elegible para Medicare pero no están inscritos.

Evitar penalizaciones de inscripción tardía

Para evitar una parte B (o en la parte A, si procede) la penalización por inscripción tardía (LEP), usted necesita para calificar para un período de inscripción especial (SEP) para inscribirse en Medicare. Usted conseguirá una SEP para inscribirse en la parte A o la Parte B si usted pierde empleo actual de cobertura. Puede utilizar el SEP mientras aún estén cubiertos o hasta ocho meses después de perder la cobertura. Nota: si usted califica para premium parte libre porque usted o su cónyuge ha trabajado 10 años en los Estados Unidos, usted puede firmar para arriba para la parte A, en cualquier momento y no se enfrentan a un LEP. Si usted no califica para las primas libres de la Parte A, puede utilizar la parte B SEP para inscribirse en la parte A, por primera vez, como bien (si cumple con los requisitos).

Valentine's Day Word Search

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



Arrow
 Be Mine
 Candy
 Card
 Chocolate
 Couples
 Cupid

Date
 Diamond
 February
 Feelings
 Flowers
 Friendship
 Gift

Hand holding
 Heart
 Hugs
 Kisses
 Love
 Lovers
 Romance

Roses
 Stroll
 Suitors
 Valentine


 Happy Valentines Day
 