

# Cache County Senior Center

December 2017

Photo by Mike Bullock

**Center Hours: Mon-Fri**  
9am –4pm  
[www.CacheCounty.org/](http://www.CacheCounty.org/)

**December 6th**  
**@ 9:00 am**  
**Commodities Pickup**

Larry Dawson from the VA will assist you with all of your benefit needs.

Please call  
Deborah Crowther  
at 435-713-1462 to  
schedule an appointment.

**The Senior Center will be  
closed December 25 -  
January 2**

**Beginning in January the  
Senior Center will have  
NEW HOURS  
8:30 am-4:00 pm.**

\*Are you concerned  
someone you  
love or care about may  
be the victim of abuse?  
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Call 1-800-371-7897

## The Story of the Spider and the Christmas Tree

There once was a widow who lived in a cramped old hut. She lived with her children. Outside their home was a tall pine tree. From the tree dropped a pine cone that soon started to grow from the soil.



The children were excited about the prospect of having a Christmas tree, and so they tended to it, ensuring that it would continue to grow and be strong until it became tall enough to be a Christmas tree to take inside their home.

Unfortunately, the family was poor and even though they had a Christmas tree, they couldn't afford to decorate it with ornaments for Christmas. And so on Christmas eve, the widow and her children went to bed knowing that they would have a bare Christmas tree on Christmas morning.

The spiders in the hut heard the sobs of the children and sad cries, and decided they would not leave the Christmas tree bare.

So the spiders created beautiful webs on the Christmas tree, decorating it with elegant and beautiful silky patterns.

When the children woke up early on Christmas morning they were jumping for excitement. They went to their mother and woke her up. "Mother, you have to come see the Christmas tree. It's so beautiful!"

As the mother woke and stood in front of the tree, she was truly amazed at the sight that lay before her eyes.

One of the children opened up the window as the sun was shining. The sun would slide along the floor and slowly glide up the Christmas tree and onto the webs. As the rays of the sun shone on the tree, the webs turned into glittering silver and gold color; making the Christmas tree dazzle and sparkle with a magical twinkle.

From that day forward the widow never felt poor, instead she was always grateful for all the wonderful gifts she already had in life.

**Remembering special people at Christmas fills our hearts with joy.  
We wish you a joyous holiday season and a New Year filled with peace  
and happiness.**

**Giselle, Colby, Kris, Denece, Marisol, Susan, Tammy, Liz, Barry, Fito**



*Be Merry*

*You're invited to a*  
**Christmas Hero's  
Luncheon**

Join us for a special afternoon with our hero's, the Cache County Sheriffs Department, always serving and protecting.

A fun and interactive Christmas story telling provided by The Gables

*Date: December 20th 12:00 — 1:00*

*Location: Cache County Senior  
Citizens Center*

**Suggested donation**  
**is \$3.00.** Don't forget to call  
in by 3:00 p.m. the day before. For  
those under age 60, The full cost of  
the meal is \$5.00 Please pay at the  
front desk .





## Medicare

# 2018 MEDICARE OPEN ENROLLMENT DATES

Dates and deadlines you need to know



**OCT. 15, 2017**

OPEN ENROLLMENT BEGINS

This is the first day you can enroll for 2018 health coverage.



**DEC. 7, 2017**

OPEN ENROLLMENT ENDS

This is the last day you can enroll for 2018 health coverage.



**JAN. 1, 2018**

FIRST DATE COVERAGE CAN START

Even if you enroll in December 2017, your new Medicare plan won't go into effect until Jan. 1, 2018.



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## Orange Pumpkin Loaf



### Ingredients

- 1 large orange
- 1/3 cup butter, softened
- 1 1/3 cups white sugar
- 2 eggs
- 1 cup canned pumpkin
- 1/3 cup water
- 2 cups all-purpose flour
  
- 1 teaspoon baking soda
- 1/2 teaspoon baking powder
- 3/4 teaspoon salt
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground cloves
- 1/2 cup chopped walnuts
- 1/2 cup raisins

### Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease a 9x5 inch loaf pan.
2. Cut orange into wedges, and remove seeds. Place orange, peel and all, in a food processor. Pulse until finely chopped; set aside.
3. In a large bowl, cream butter and sugar until smooth. Beat in the eggs one at a time, then stir in the pumpkin, water, and the ground orange. Mix together flour, baking soda, baking powder, salt, cinnamon, and cloves. Stir into batter just until moistened. Stir in nuts and raisins. Spoon into the prepared loaf pan. Bake for 1 hour in the preheated oven, or until a toothpick inserted near the center comes out clean. Let stand 10 minutes, then remove from pan, and cool on a wire rack.

## 10 good reasons to eat

Sweet and juicy to taste, orange is one of the most popular fruits in India as well as the world. Belonging to a group of citrus fruits called hesperidium, oranges have more health benefits than one. Here are the top 10 health benefits of the fruit.

### **1. Boosts your immunity**

A single orange can meet more than 100% of your daily requirement of Vitamin C. This vital nutrient helps improve your immunity, keeping you free from diseases and infections.

### **2. Good for your skin**

As we grow older, our skin along with other body parts suffers from free radical damage. This process is similar to how metals rust after exposure to air. Even though it is inevitable, oranges are packed with antioxidants and Vitamin C which slows down the process and makes you look younger than your age!

### **3. Great for your eyes**

Along with our skin, our eyes too suffers from damage as we grow older. Oranges are rich in nutrients like Vitamin A, Vitamin C and potassium which are great for your eyes. So, if you want your vision to be just as good as it is now, eat an orange every day!

### **4. Prevents heart disease**

One of the reasons why people get heart disease is because their arteries are blocked due to unhealthy lifestyles and consumption of junk food. Oranges have flavonoids like hesperidin which reduces cholesterol and prevents your arteries from getting blocked. This, in turn protects you from heart attack and various other cardiovascular diseases.

### **5. Helps in brain development**

Folate and folic acid present in oranges promote brain development and keep the vital organ in mint condition. In fact, these nutrients also make oranges a healthy fruit for pregnant woman as it prevents the baby from having neurological disorders later.

### **6. Prevents cancer**

Having cancer can be a tough and harrowing experience for both the patient and the caregiver. Research has shown that a compound called D – limonene present in oranges can prevent various types of cancer like lung cancer, breast cancer, skin cancer, etc. Additionally, the antioxidants and Vitamin C help promote the body's immunity which helps in fighting cancer cells. Here are some food habits to keep cancer at bay.





**7. Keeps you free from stomach ulcers**

Oranges are a very good source of fiber which helps keep your stomach and intestines healthy. A diet rich in fiber will ensure that you are not affected with ailments like stomach ulcers and constipation.

**8. Protects your vision**

Oranges also contain very good levels of vitamin A, and other flavonoid antioxidants such as alpha and beta-carotenes, beta-kryptoxanthin, zeaxanthin and lutein. These compounds are known to have antioxidant properties. Vitamin A is also required for maintaining healthy mucus membranes and skin and is essential for vision. Consumption of natural fruits rich in flavonoids helps the body to protect from lung and oral cavity cancers.

**9. Great for diabetics**

People who have diabetes are unable to absorb glucose since the beta-cells present in their pancreas either fail to produce insulin or the body's cells are unable to respond to the insulin produced. Oranges are high in fiber and have a high glycemic index which makes it a good food option for diabetics. Also worth mentioning is that good oranges have a sweet taste, and since diabetics aren't allowed to eat sweets or other sugary foods, they can eat oranges to tingle their taste buds.

**10. Prevents hair loss**

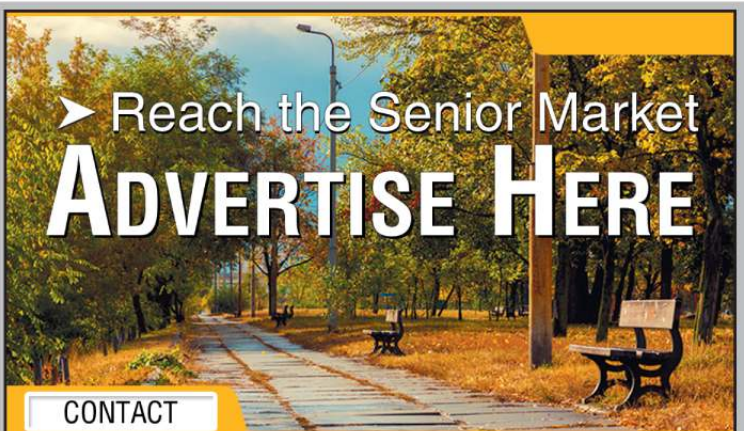
An orange has high Vitamin C content which is required for producing collagen which, in turn, is responsible for keeping the tissues in your hair together. Nobody likes bald patches on their head, and eating oranges can ensure that you do not have to part with your lovely hair as you grow older.

Source: TheHealthSite.com



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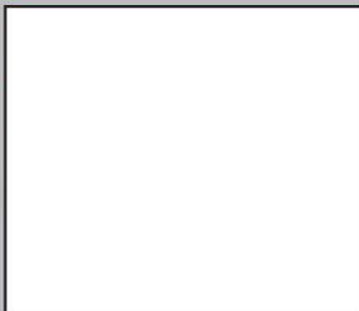
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# DECEMBER 2017

**Monday**

**Tuesday**

**Wednesday**



4

**10:30 Drawing for your Health**

5

**9:00 Zumba Gold**

**1:00 Movie: The Christmas Card**

6

**9:00 Commodities**

**11:15 Cookie Decorating w/ The Gables**

11

**10:30 Drawing for your Health**

**10:30 Poker hosted by ComForCare**



12

**9:00 Zumba Gold**

**1:00 Foot Clinic by Rocky Mtn Care**

**1:00 Movie: Fiddler on the Roof**

13

**10-12 Hobby Table**

**11:15 Cooking Class \$1.00**

**12-4 AARP Driver Safety Course**

**1:00 Book Club**



18

**10:30 Drawing for your Health**

19

**9:00 Zumba Gold**

**11:15 Craft with Colby \$1.00**

**1:00 Movie: A Boyfriend for Christmas**

20

**12:00 Christmas Hero's Luncheon**

**12:15 Entertainment w/ The Gables: Christmas Story Telling**

**1:00 Foot Clinic by Rocky Mtn Care**

25



26

**CLOSED FOR THE CHRISTMAS AND**

27

# DECEMBER 2017

## Thursday



7  
10:30 Cards w/ CNS  
1:00 Documentary: Letter to Santa  
6:15 P.M. USU Grand Friends: Last Bash Game Night

14  
11:30 Out to Lunch Bunch: Café Sabor  
1:00 Foot Clinic by Rocky Mtn Care  
1:00 Documentary: Christmas Unwrapped, The History of Christmas

21  
1:00 Red Hat Activity

28  
**NEW YEARS HOLIDAYS**

## Friday

1  
10-12 Blood Pressure  
11:15 Ginger Bread Houses w/ Symbii  
1:00 Movie: One Special Night

8  
10-12 Blood Pressure  
10:30 Bingo w/CNS  
1:00 Movie: Nothing Like the Holidays  
1:00 Piano Christmas Concert

15  
10-12 Blood Pressure  
1:00 Movie: A Very Murray Christmas

22  
10-12 Blood Pressure  
10:30 Nails w/ Symbii  
11:30 Christmas Sing-a-long  
1:00 Movie: Scrooge the Musical



## Monday

9:00 Fitness Room  
9:00 Quilting  
9:00 Pool Room  
9:10 Line Dancing  
9:15 Breakfast Club  
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  
2:00 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



## False promises from a work-at-home scam

By Andrew Johnson  
Consumer Education Specialist, FTC

It's hard to pass up a job opportunity that promises a large income and the flexibility of working entirely from home. Especially when the opportunity appears at the top of your online search results and includes video testimonials of success stories, making it seem legitimate. The problem is, most of these job opportunities are scams and won't deliver on their promises. A federal court put a temporary stop to a work-at-home scam that failed to live up to its promises. According to the FTC, (Federal Trade Commission) Work At Home EDU made false claims that people could earn "hundreds of dollars, per hour from home, without any special skills or experience" by paying for a \$97 work-at-home program. Once people paid, they were told that for \$194.95 more, they could buy the advanced program and earn a whopping six figures a month. Unfortunately, none of it was true.

If you're looking to work from home, here are some questions to ask to help you determine if a program is legitimate:

- What tasks will I have to perform? Are any other steps involved?
- What is the total cost of this work-at-home program
- What will I get for my money?
- Will I be paid a salary or commission?
- Who will pay me? When will I get my first paycheck?
- What is the basis for your claims about my likely earnings? What documents can you show me to prove your claims are true before I give you any money?

Before you hand over any money, also make sure you know what information you're entitled to under the [FTC's Business Opportunity Rule](#). Doing an online search of the company's name with the words "complaint," "reviews," or "scam" also can be a good way to hear what others have to say.

According the FTC website here are some Common Work-at-Home Scams

### Internet businesses

You're told you can earn thousands of dollars a month starting your own internet business. The company says that no experience is necessary because they have experts to coach you, and you're pressured to pay for the opportunity right away. Once you pay, the company says you won't succeed unless you pay for more pricey services. Many people who pay for these "businesses" are left with a lot of debt and not much else.

Other work-at-home offers tell you that you can make money doing tasks like internet searches on prominent search engines and filling out forms. You just have to pay a small shipping and handling fee. Later on, you learn that the company isn't connected with a well-known search engine like it claims — scammers are just lying to get your credit or debit card information. If you pay them

even a tiny fee online, they can use your financial information to put additional charges on your card.



### Envelope stuffing

For a small fee, the ad says, you'll make lots of money stuffing envelopes. But after you pay, you find out there is no work. Instead, you get a letter telling you to get other people to buy the same envelope-stuffing opportunity or some other product. You earn money only if those people respond the same way you did.

### Assembly or craft work

You see an ad that says you can make money assembling crafts or other products at home for a company that has promised to buy them. You may have to invest hundreds of dollars for equipment or supplies — like a sewing or sign-making machine from the company, or materials to make items like aprons, baby shoes, or plastic signs. Then you spend many hours making the "product." But after you've bought your supplies and done the work, the company doesn't pay you — supposedly because your work isn't "up to standard." Unfortunately, no work ever is, and you're left with equipment and supplies, but no income.

### Rebate processing

The ad says you can earn money by helping to process rebates. The fee for training, certification, or registration is nothing compared to what you'll earn, the ad promises. The "#1 certified work-at-home consultant" behind the program will show you how to succeed like she did. What you get instead are poorly written and useless training materials. There are no rebates to process, and few people ever get a refund.

### Medical billing

The ads promise a substantial income for full- or part-time work processing medical claims electronically — no experience needed. When you call the toll-free number, a sales rep tells you doctors are eager for help. In exchange for your investment of hundreds — or thousands — of dollars, the rep says, you'll get everything you need to launch your own medical billing business, including the software to process the claims, a list of potential clients, and technical support.

But the companies rarely provide experienced sales staff or contacts in the medical community. The lists they give you often are out-of-date and include doctors who haven't asked for billing services. The software they send might not even work. Competition in the medical billing market is fierce, and few people who make the investment are able to find clients or generate any income — let alone get back their investment.





## Fight Fraud: Guard Your Medicare Card

If you have Medicare, you can protect your identity and help prevent health care fraud by guarding your Medicare card like you would a credit card.

Identity theft from stolen Medicare Numbers is becoming more common. Medicare's here to help by removing Social Security Numbers from Medicare cards and replacing them with a new, unique number for each person with Medicare. Medicare will mail new Medicare cards with the new numbers between April 2018 and April 2019.

**Here are some important steps you can take to protect yourself from the identity theft that can lead to health care fraud:**

- Don't share your Medicare Number with anyone who contacts you by telephone, email or in person, unless you've given them permission in advance. Medicare will NEVER contact you (unless you ask us to) for your Medicare Number or other personal information.
- Don't ever let anyone borrow or pay to use your Medicare Number.
- Review your Medicare Summary Notice to be sure you and Medicare are only being charged for actual items and services received.

**If you're looking to enroll in a Medicare plan:**

- Remember there are no "early bird discounts" or "limited time offers."
- Don't let anyone rush you to enroll by claiming you need to "act now for the best deal."
- Be skeptical of free gifts, free medical services, discount packages or any offer that sounds "too good to be true."

If someone calls you and asks for your Medicare Number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227). To learn more about protecting yourself from identity theft and health care fraud, visit [www.Medicare.gov/fraud](http://www.Medicare.gov/fraud) or contact your local Senior Medicare Patrol ([www.smpresource.org](http://www.smpresource.org)).

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Cache County Senior Center, Logan, UT.

C 4C 05-1038

# Health

## How to spot senior depression and 5 ways to avoid depression

Depression is more than just feeling sad or blue. It is a common but serious mood disorder that needs treatment. It causes severe symptoms that affect how you feel, think, and handle daily activities, such as sleeping, eating, and working. Depression Is Not a Normal Part of Aging

Depression is a common problem among older adults, but it is NOT a normal part of aging. In fact, studies show that most older adults feel satisfied with their lives, despite having more illnesses or physical problems. However, important life changes that happen as we get older may cause feelings of uneasiness, stress, and sadness.

For instance, the death of a loved one, moving from work into retirement, or dealing with a serious illness can leave people feeling sad or anxious. After a period of adjustment, many older adults can regain their emotional balance, but others do not and may develop depression.

### Recognizing Symptoms of Depression in Older Adults

Depression in older adults may be difficult to recognize because they may show different symptoms than younger people. For some older adults with depression, sadness is not their main symptom. They may have other, less obvious symptoms of depression, or they may not be willing to talk about their feelings. Therefore, doctors may be less likely to recognize that their patient has depression.

Sometimes older people who are depressed appear to feel tired, have trouble sleeping, or seem grumpy and irritable. Confusion or attention problems caused by depression can sometimes look like Alzheimer's disease or other brain disorders. Older adults also may have more medical conditions, such as heart disease, stroke, or cancer, which may cause depressive symptoms. Or they may be taking medications with side effects that contribute to depression.

### Common Symptoms of Depression

There are many symptoms associated with depression, and some will vary depending on the individual. However, some of the most common symptoms

are listed below. If you have several of these symptoms for more than 2 weeks, you may have depression.



- \*Persistent sad, anxious, or "empty" mood
- \*Feelings of hopelessness, guilt, worthlessness, or helplessness
- \*Irritability, restlessness, or having trouble sitting still
- \*Loss of interest in once pleasurable activities, including sex
- \*Decreased energy or fatigue
- \*Moving or talking more slowly
- \*Difficulty concentrating, remembering, making decisions
- \*Difficulty sleeping, early-morning awakening, or oversleeping
- \*Eating more or less than usual, usually with unplanned weight gain or loss
- \*Thoughts of death or suicide, or suicide attempts
- \*Aches or pains, headaches, cramps, or digestive problems without a clear physical cause and/or that do not ease with treatment
- \*Frequent crying

### Preventing Depression

What can be done to lower the risk of depression? How can people cope? There are a few steps you can take. Try to prepare for major changes in life, such as retirement or moving from your home of many years. Stay in touch with family. Let them know when you feel sad.

Regular exercise may also help prevent depression or lift your mood if you are depressed. Pick something you like to do. Being physically fit and eating a balanced diet may help avoid illnesses that can bring on disability or depression.

<https://www.nia.nih.gov/health/depression-and-older-adults>

Today I sent out a text saying, "Hey, I lost my phone, will you call it?"



12 people called me...  
I need smarter friends.



# Christmas Wish List



The Senior Center loves presents too! People often ask us “what does the Senior Center need?” Below is a list of items that we use on a consistent basis that you can easily pick up for us during your regular shopping trips. Donations can be dropped off at the front desk of the Senior Center Monday thru Friday from 9:00 AM to 4:00 PM. Thank you for thinking of the Senior Center!

- Mechanical Filtration Polishing Filter Pads—MarineLand—Filters for Food
- Fish Food –Top Fin Cichlid Pellets, small
- Turtle Food– Small Pellets
- Bingo Ball, and new cards
- Coffee, cups, sugar, creamers, sugar substitute, stirrers, herbal tea and coffee filters
- Board games (Monopoly, Scrabble, Chess, Checkers, etc.)
- Table cloths (white, 6 ft. and round) vinyl and fabric table cloths
- Paper goods (plates, napkins, cups etc.)
- Candy
- Craft supplies including: Glue sticks, acrylic paint, new foam brushes and new markers

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# DECEMBER 2017

Monday	Tuesday	Wednesday	Thursday	Friday
<p><b>Lunch is served from 12:00 noon to 1:00 p.m. 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.</b></p> <p><b>The full cost of the meal is \$5.00 for those under age 60, please pay at the front desk to receive receipt.</b></p>				<p>1 <b>Chicken Fried Chicken</b> Potatoes &amp; Gravy Capri Veggies Blueberry Muffin Fresh Fruit in Season</p>
<p>4 <b>Bean Soup</b> Ham Sandwich Pineapple Coleslaw Fruit Cocktail Cake</p>	<p>5 <b>Meatloaf</b> Scalloped Potatoes Sun-kissed Carrots Pear Strudel Dinner Roll</p>	<p>6 <b>Mongolian Salmon</b> Green Beans Wild Rice Pudding with Fruit Cheese Biscuit</p>	<p>7 <b>Stuffed Parm Chicken</b> Bow Tie Pasta Zucchini &amp; Yellow Squash Apple Crumb Bars</p>	<p>8 <b>Pork Loin</b> Potatoes &amp; Gravy Country Blend Veggies Lemon Cream Salad Raspberry Parfait</p>
<p>11 <b>Tilapia</b> Potatoes Veggie Medley Peach Bread Pudding</p>	<p>12 <b>Spaghetti Casserole</b> Italian Veggies Breadstick Grape Salad Brownie</p>	<p>13 <b>Tempura Chicken</b> Fried Rice Stir Fry Veggies Grilled Pineapple Fortune Cookie</p>	<p>14 <b>Creamy White Chili</b> Apple Craisin Salad Cinnamon Roll Spiced Pears</p>	<p>15 <b>Turkey Steak</b> Scalloped Potatoes Winter Blend Veggies Rye Roll Orange Fluff</p>
<p>18 <b>Pot Roast</b> Potatoes &amp; Gravy Glazed Carrots Peach Cobbler Wheat Roll</p>	<p>19 <b>Swedish Meatballs</b> Buttered Noodles Roasted Squash Fruit Cocktail Salad Dinner Roll</p>	<p>20 <b>Honey Baked Ham</b> Sweet Potatoes Roasted Vegetable Cherry Cheesecake Dinner Roll</p>	<p>21 <b>Street Tacos</b> Avocado Lime Salsa Black Beans Spanish Rice Mexican Veggies Tres Leches with Raspberries</p>	<p>22 <b>Turkey Tetrazzini</b> Lemon Buttered Noodles Pineapple Orange Salad French Bread Christmas Sugar Cookie</p>
<p>25</p> <p><b>CLOSED FOR THE CHRISTMAS AND NEW YEARS HOLIDAYS</b></p>	<p>26</p>	<p>27</p>	<p>28</p>	<p>29</p> <p><i>Milk offered daily Menu subject to change without notice.</i></p>





# Red Hats Society Secret Santa Service Project



Our women in the Red Hat Society Love to give back to our Community every year! This year they are giving some holiday cheer to homebound seniors. They are collecting items, both needed and some for fun. If you would like to help them and donate some items or funds, please see Colby, our Program Coordinator or call 755-1726

## Items needed:

Women's pull up disposable briefs size large

Chucks pads

Women's medium slippers

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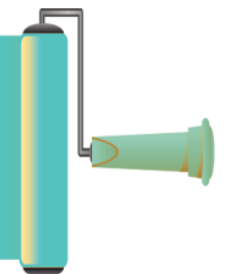
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### La historia de la araña y el árbol de navidad

Había una vez una viuda que vivía en una vieja choza estrecha. Ella vivía con sus hijos. Fuera de su casa había un alto pino. Del árbol cayó un cono de pino y pronto comenzó a crecer desde el suelo.

Los niños estaban entusiasmados con la posibilidad de tener un árbol de Navidad, y por eso lo cuidaron, asegurando que continuaría creciendo y ser fuerte hasta que llegara a ser lo suficientemente alto como para ser un árbol de Navidad para llevar dentro de su hogar.

Lamentablemente, la familia era pobre y, aunque tenían un árbol de Navidad, no podían permitirse decorarlo con adornos para Navidad. Y así, en la víspera de Navidad, la viuda y sus hijos se fueron a la cama sabiendo que tendrían un árbol de Navidad desnudo en la mañana de Navidad.

Las arañas en la cabaña oyeron los sollozos de los niños y vieron su tristeza, y decidieron que no dejarían el árbol de Navidad al descubierto.

Entonces las arañas crearon hermosas redes en el árbol de Navidad, decorando con elegantes y hermosos diseños sedosos.

Cuando los niños se levantaron temprano en la mañana de Navidad saltaban de emoción. Fueron con su madre y la despertaron. "Madre, tienes que venir a ver el árbol de Navidad. ¡Es tan hermoso!"

Cuando la madre se despertó y se paró frente al árbol, se sorprendió al ver lo que tenía ante sus ojos.

Uno de los niños abrió la ventana mientras el sol brillaba. El sol se deslizaba por el piso y lentamente se deslizaba por el árbol de Navidad y hacia las telarañas. Mientras los rayos del sol brillaban en el árbol, las telarañas se convirtieron en brillantes colores plateado y dorado; haciendo que el árbol de Navidad deslumbre y destelle con un brillo mágico.

Desde ese día en adelante, la viuda nunca se sintió pobre, en cambio siempre estuvo agradecida por todos los maravillosos dones que ya tenía en la vida.

### 2018 MEDICARE OPEN ENROLLMENT DATES

Dates and deadlines you need to know



OCT. 15, 2017

OPEN ENROLLMENT BEGINS

This is the first day you can enroll for 2018 health coverage.



DEC. 7, 2017

OPEN ENROLLMENT ENDS

This is the last day you can enroll for 2018 health coverage.



JAN. 1, 2018

FIRST DATE COVERAGE CAN START

Even if you enroll in December 2017, your new Medicare plan won't go into effect until Jan. 1, 2018.

### Combata el fraude: proteja su tarjeta de Medicare

Si tiene Medicare, puede proteger su identidad y ayudar a prevenir el fraude de atención médica protegiendo su tarjeta de Medicare como si fuera una tarjeta de crédito. El robo de identidad de los números de Medicare robados es cada vez más común. Medicare está aquí para ayudar a eliminar los números de seguro social de las tarjetas de Medicare y reemplazarlos por un número nuevo y único para cada persona con Medicare. Medicare enviará nuevas tarjetas de Medicare con los nuevos números entre abril de 2018 y abril de 2019. Aquí hay algunos pasos importantes que puede tomar para protegerse del robo de identidad que puede conducir al fraude en la atención médica:

No comparta su número de Medicare con ninguna persona que se comunique con usted por teléfono, correo electrónico o en persona, a menos que les haya dado permiso por adelantado. Medicare NUNCA se comunicará con usted (a menos que nos lo solicite) para obtener su Número de Medicare u otra información personal. Nunca permita que nadie tome prestado o pague para usar su número de Medicare.

Revise su Aviso de resumen de Medicare para asegurarse de que solo le cobren a usted y Medicare por los artículos y servicios reales recibidos.

Si está buscando inscribirse en un plan de Medicare: Recuerde que no hay "descuentos anticipados" u "ofertas de tiempo limitado". No permita que nadie lo apresure a inscribirse al afirmar que debe "actuar ahora para obtener el mejor trato". Sea escéptico de obsequios, servicios médicos gratuitos, paquetes de descuento o cualquier oferta que suena demasiado bueno para ser verdad." Si alguien lo llama y le pide su número de Medicare u otra información personal, cuelgue y llame 1-800-MEDICARE (1-800-633-4227).

Para obtener más información sobre cómo protegerse contra el robo de identidad y el fraude a la atención médica, visite [www.Medicare.gov/fraud](http://www.Medicare.gov/fraud) or contact your local Senior Medicare Patrol ([www.smpresource.org](http://www.smpresource.org)).





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



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- WREATH
- GARLAND
- CANDLE
- FIGURINE
- ORNAMENT
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- RIBBON
- TWINKLING
- LIGHTS
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