

# Cache County Senior Center

May 2018

Photo by Mike Bullock

**Center Hours: Mon-Fri**  
8:30am –4:00 pm  
[www.CacheCounty.org/  
Senior](http://www.CacheCounty.org/Senior)

**May 2nd**  
**@ 8:30 am**  
**Commodities Pickup**

### **Lunch and Learn:**

May 11th: Sunshine  
Terrace Dementia and Alzheimer's

May 25th: Wells Fargo  
Financial Scams

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.

Care Giver Academy  
6week education course  
Session Begin May 24th  
3:30—5pm @ Cache  
County Senior Center  
Please call:  
Valoy Reese-435-713-1472  
Carolyn Reed 435-713-1466  
Jason Bohman 435-239-1083



In order for all users of the Center to have a pleasant experience, all senior center participants, including older persons using the center as well as center staff, should

respect the rights, diversity, and dignity of others. Therefore, all Cache County Senior Center volunteers, seniors and other participants shall adhere to the following:

- \*Show courtesy and consideration for the other participants including personal boundaries

- \*Use voice and behavior that will not disturb other center participants

- \*Use language that other participants will not find abusive, threatening, obscene, or offensive in and around the premises including and not limited to the dining area, computer room, ceramics room and library room

- \*No hate speech or epithets (e.g. racial, ethnic, sexist, homophobic and religious slurs)

- \*No fighting, physical abuse, or challenging others to fight

- \*Not in any way solicit or approach any employees, staff, volunteers, seniors or any others at the Center for favors, preferential treatment or any personal financial gain

- \*Maintain personal hygiene that is not offensive or unhealthy

- \*Can **Not** participate in activities at the Center while under the influence of alcohol or illegal drugs

- \*Use the center equipment in a safe and

appropriate manner

- \*Treat center materials, equipment, furniture, grounds and facility with respect

- \*Keep the center building and grounds neat, clean and litter free

- \*Obey the Utah Clean Air Act which prohibits smoking in public buildings; Smoking is not permitted within 25 feet of any entrance way, exit, open window, or air intake of a building where smoking is prohibited

- \*Obey all federal, state, county, and city laws and ordinances

- \*Must be able to function independently, or have a caregiver present to assist with personal needs

- \*Be able to walk safely and independently in the senior center or use assistive devices independently

- \*Laying down or sleeping on the furniture is prohibited

- \*To avoid any danger of damage to the computer equipment, you must not eat or drink in the computer room

- \*Computer patrons can not deliberately access, display, download or send unacceptable or illegal material (racist, sexist, violent, anti-social, obscene or pornographic)

It is our goal as staff to ensure that your time spent here at the center is a pleasant experience. We hope that all can adhere to the Code of Conduct. A copy of the code can be obtained from any staff member and the code is also posted on the wall in the entrance of the building. Let us all continue to enjoy each others company...

Continued on pg.13

## Nutrition News

Obscurely referred to for years in England as "the Spanish vegetable," the name of this leafy green veggie was later shortened to the name we call it today. It's thought to have originated in ancient Persia. Spinach cultivation spread to Nepal, and by the seventh century, to China, where it's still called "Persian Greens." The Moors introduced it to Spain around the 11th century.

According to the USDA, Americans consume nearly 2½ pounds of spinach per year per capita. This easily quadruples the amount eaten 40 years ago, possibly because the boiled-and-canned-to-resemble-seaweed dish once served in school lunches is much improved. Now greener, tastier and crisper by freezing, spinach fresh from the garden is often used for salads and in place of lettuce on sandwiches.

No mere vegetable ever gained the fame that spinach did in the 1960s through the cartoon character Popeye. Often in vain, parents encouraged their children to eat their spinach so they would grow up to be big and strong.

Low in fat and even lower in cholesterol, spinach is high in niacin and zinc, as well as protein, fiber, vitamins A, C, E and K, thiamin, vitamin B6, folate, calcium, iron, magnesium, phosphorus, potassium, copper and manganese. In other words, it's loaded with good things for every part of your body!

Abundant flavonoids in spinach act as antioxidants to keep cholesterol from oxidizing and protect your body from free radicals, particularly in the colon. The folate in spinach is good for your healthy cardiovascular system, and magnesium helps lower high blood pressure. Studies also have shown that spinach helps maintain your vigorous brain function, memory and mental clarity. Low in calories but packed with nutrients, spinach is one of a number of leafy vegetables becoming more and more prevalent on the salad bar. Its versatility makes it easily adaptable in healthy vegetable drinks and smoothies, lightly sautéed as a stand-alone side dish, and added to soups or stir fried vegetables. Best of all, this green superfood is packed with so many healthy attributes, it's hard to list them all!

<https://foodfacts.mercola.com/spinach.html>

## Good Things To Eat

### MANDARIN PASTA SPINACH SALAD WITH TERIYAKI DRESSING

This salad is easy, quick, healthy, and tossed in the most addictive teriyaki vinaigrette dressing!

#### INGREDIENTS

8 ounces bowtie pasta noodles  
4 cups spinach leaves  
½ cup raisins  
⅓ cup cashews or Diamond of California Pine Nuts  
1 4-ounce can mandarin oranges, drained  
¼ cup cilantro leaves, roughly chopped

#### Dressing

⅓ cup teriyaki sauce (the thicker, the better!)  
⅓ cup rice wine vinegar (may sub apple cider vinegar)  
½ teaspoon garlic powder  
½ teaspoon onion powder (if you have it)  
¼ teaspoon salt  
¼ teaspoon black pepper  
1 tablespoon sugar  
½ cup oil (such as vegetable oil, canola oil, olive oil)

#### INSTRUCTIONS

Cook pasta according to package instructions, drain and rinse with cold water. Set aside.

While pasta is boiling, prepare the dressing. In a jar combine all dressing ingredients. Cover and shake to combine. Chill until ready to use.

In a large bowl toss together pasta, spinach, raisins, nuts, mandarin oranges, and cilantro. Just before serving pour dressing over salad, toss, and serve.

NOTES: If possible, opt for a thicker teriyaki sauce. My favorite brand is Kikkoman. Recipe inspired by The Style Sisters.

Recipe by Creme De La Crumb at <https://www.lecremedelacrumb.com/mandarin-pasta-spinach-salad-with-teriyaki-dressing/>





Every day thousands of cancer patients need a ride to treatment, but some may not have a way to get there. The American Cancer Society Road To Recovery program provides transportation to and from treatment for people with cancer who do not have a ride or are unable to drive themselves. Learn more about our free transportation program by visiting [cancer.org/roadtorecovery](http://cancer.org/roadtorecovery) or by calling: 1-800-227-2345.



Memorial Day has come to mean the beginning of summer, a time for picnics and barbecues, and a holiday to gather around the family. That happiness and freedom, however, is a product of the real cause for the holiday: the sacrifice made by men and women who have fought and died for the freedoms and liberties Americans hold dear. Memorial Day is a time to remember that the American way of life is not cheap but rather has been purchased by the lives and blood of so many who have sacrificed for us to live free and happily now.



Source: <https://www.familyfriendpoems.com/poems/holiday/memorial-day/>

**ComForCare**  
HOME CARE

Live your BEST life possible by staying in your own home!

**Bruce Lee**  
Owner

Call us for our affordable rates.  
Office: (435) 754-7676  
[www.comforcare.com/n-utah](http://www.comforcare.com/n-utah)

ROCKY MOUNTAIN  
*Dermatology*  
MEDICAL • SURGICAL • COSMETIC

Northern Utah's Premier  
Skin Care Provider.

Come See Our New Mohs Surgery Center.

1760 N. 200 E. Suite 101  
North Logan  
435-787-0560

[www.rmdmed.com](http://www.rmdmed.com)

Cache Valley PHARMACY

435-787-1212

FREE DELIVERY  
Special Medication  
Packaging Available

2380 N. 400 E #E  
North Logan

➤ Reach the Senior Market  
**ADVERTISE HERE**

CONTACT

**Bill Clough to place an ad today!**  
[wclough@4LPi.com](mailto:wclough@4LPi.com) or (800) 950-9952 x2635

LOGAN EYE INSTITUTE™

810 S. 100 W. • Ste A  
Logan, UT 84321  
435-787-7200  
Dr. Bryan Monson, MD

We offer the most advanced cataract surgery technology available anywhere!



# Health and Wellness

## Debunking the Myths of Older Adults and Falls

Many people think falls are a normal part of aging. The truth is, they're not. Most falls can be prevented—and you have the power to reduce your risk.

Exercising, managing your medications, having your vision checked, and making your living environment safer are all steps you can take to prevent a fall.

Every year on the first day of fall, we celebrate National Falls Prevention Awareness Day to bring attention to this growing public health issue. To promote greater awareness and understanding here are 10 common myths—and the reality—about older adult falls:

**Myth 1:** Falling happens to other people, not to me.

**Reality:** Many people think, “It won’t happen to me.” But the truth is that 1 in 4 older adults fall every year in the U.S.

**Myth 2:** Falling is something normal that happens as you get older.

**Reality:** Falling is not a normal part of aging. Strength and balance exercises, managing your medications, having your vision checked and making your living environment safer are all steps you can take to prevent a fall.

**Myth 3:** If I limit my activity, I won’t fall.

**Reality:** Some people believe that the best way to prevent falls is to stay at home and limit activity. Not true. Performing physical activities will actually help you stay independent, as your strength and range of motion benefit from remaining active. Social activities are also good for your overall health.

**Myth 4:** As long as I stay at home, I can avoid falling.

**Reality:** Over half of all falls take place at home. Inspect your home for fall risks. Fix simple but serious hazards such as clutter, throw rugs, and poor lighting. Make simple home modifications, such as adding grab bars in the bathroom, a second handrail on stairs, and non-slip paint on outdoor steps.

**Myth 5:** Muscle strength and flexibility can’t be regained.

**Reality:** While we do lose muscle as we age, exercise can partially restore strength and flexibility. It’s never too late to start an exercise program. Even if you’ve been a “couch potato” your whole life, becoming active

now will benefit you in many ways—including protection from falls.

**Myth 6:** Taking medication doesn’t increase my risk of falling.

**Reality:** Taking any medication may increase your risk of falling. Medications affect people in many different ways and can sometimes make you dizzy or sleepy. Be careful when starting a new medication. Talk to your health care provider about potential side effects or interactions of your medications.

**Myth 7:** I don’t need to get my vision checked every year.

**Reality:** Vision is another key risk factor for falls. Aging is associated with some forms of vision loss that increase risk of falling and injury. People with vision problems are more than twice as likely to fall as those without visual impairment. Have your eyes checked at least once a year and update your eyeglasses. For those with low vision there are programs and assistive devices that can help. Ask your optometrist for a referral.

**Myth 8:** Using a walker or cane will make me more dependent.

**Reality:** Walking aids are very important in helping many older adults maintain or improve their mobility. However, make sure you use these devices safely. Have a physical therapist fit the walker or cane to you and instruct you in its safe use.

**Myth 9:** I don’t need to talk to family members or my health care provider if I’m concerned about my risk of falling. I don’t want to alarm them, and I want to keep my independence.

**Reality:** Fall prevention is a team effort. Bring it up with your doctor, family, and anyone else who is in a position to help. They want to help you maintain your mobility and reduce your risk of falling.

**Myth 10:** I don’t need to talk to my parent, spouse, or other older adult if I’m concerned about their risk of falling. It will hurt their feelings, and it’s none of my business.

**Reality:** Let them know about your concerns and offer support to help them maintain the highest degree of independence possible. There are many things you can do, including removing hazards in the home, finding a fall prevention program in the community, or setting up a vision exam.





# Out to Lunch Bunch



**Out to Lunch Bunch** will be going to the **Stage Coach Family Restaurant** in Ogden on May 15th. As an extra special treat we will also take a walk around the **Ogden Botanical Gardens** to see the colorful spring flowers and the beautiful rose

gardens.

The bus will leave at 9:30. Transportation fee \$5.00. Pay for your own lunch. The gardens are free. Please sign up at the front desk.

# Cinco De Mayo Party

**Happy Cinco de Mayo** **OLE!**

**On Friday, May 4th we will be celebrating Cinco De Mayo !!! Join us for a FIESTA Bingo, followed by music and Lunch on the Patio. We will even SMASH a Piñata! Feel free to dress for the Festivities!**



## LOGAN REGIONAL HOSPITAL

Our therapy pools are among the many physical therapy services we offer. For information call 435.716.5303.



➤ Reach the Senior Market  
**ADVERTISE HERE**

**CONTACT**

**Bill Clough to place an ad today!**  
wclough@4LPi.com or  
(800) 950-9952 x2635

**Take A Tour Today!**  
*Care • Compassion • Comfort*

**435-258-8828**  
**455 E 2500 N**  
thetablesassistedliving.com

**our SENIOR CENTER**  
The Online Directory of Senior Centers

**NEVER MISS A NEWSLETTER!**  
Sign up to have our monthly senior newsletter emailed to you at [www.ourseniorcenter.com](http://www.ourseniorcenter.com)





# MAY 2018

## Monday



7  
10:30 Drawing for your Health  
  
1:00 Needle Work Group  
  
1:00 Special movie showing:  
The Greatest Showman

14  
10:30 Drawing for your Health  
10:30 Poker hosted by ComForCare  
1:00 Needle Work Group

21  
10:30 Drawing for your Health  
1:00 Needle Work Group

28 **CLOSED FOR**



## Tuesday

1  
  
1:00 Movie: Road to Bali  
1hr 30min  
  
2-4 Living Well with Chronic  
Conditions

8  
  
1:00 Foot Clinic by Rocky Mtn Care  
  
1:00 Movie: The Glass Bottom Boat  
1hr 36min  
2-4 Living Well with Chronic  
Conditions

15  
**9:30 Out to Lunch Bunch: Stage  
Coach Family Restaurant & The  
Ogden Botanical Gardens**  
  
1:00 Movie: His Girl Friday  
1hr 36min  
  
2-4 Living Well with Chronic  
Conditions

22  
**9:30 Ogden Union Station Field  
Trip**  
1:00 Foot Clinic by Integrity Home  
Health—Charge of \$10.00  
  
1:00 Movie: The Giver 1hr 37min  
2-4 Living Well with Chronic  
Conditions

29  
  
1:00 Movie: Rio Lobo  
1hr 54min  
  
2-4 Living Well with Chronic  
Conditions

## Wednesday

2  
  
**8:30 Commodities**

9  
  
11:15 Cooking Class \$1.00  
  
12:15 Lunch and Learn:  
Sunshine Terrace  
  
1:00 Book Club

16  
  
11:15 Craft Hosted by THE GABLES  
  
12-4 AARP Driver Safety Course  
  
1:00 Foot Clinic by Rocky Mtn Care

23



30

# MAY 2018

## Thursday

3

10:30 Cards with CNS

1:00 Documentary: Inn Saei:  
The Power of Intuition  
1hr 18min

10

1:00 Foot Clinic by Rocky Mtn Care

1:00 Documentary: Water & Power:  
A California Heist  
1hr 18min



17

1:00 Documentary:  
Plane Resurrection  
1hr 40min

24

1:00 Red Hat Activity

3:30 Care Giver Academy

31

1:00 Documentary: The Short Game  
1hr 40min

3:30 Care Giver Academy

## Friday

4

11:30 Cinco De Mayo  
Party

10-12 Blood Pressure

1:00 Movie:  
Rogue One: A Star Wars Story  
2hr 40min



11

10-12 Blood Pressure

1:00 Movie: Mother's Day  
1hr 58min

18

10-12 Blood Pressure

1:00 Movie: The Pajama Game 1hr  
43min

6:30 Movie Night: Sully  
1hr 36min

25

10-12 Blood Pressure

10:00 Nails with Symbii

12:15 Lunch and Learn: Wells Fargo

1:00 Movie:  
Harry and the Henderson's  
1hr 50min



## Daily Activities

### Monday

8:30 Fitness Room  
8:30 Quilting  
8:30 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

8:30 Fitness Room  
8:30 Quilting  
8:30 Pool Room  
8:30 Ceramics  
9-12 Painting Group  
9:30 Wii Bowling  
1:00 Movie

### Wednesday

8:30 Fitness Room  
8:30 Quilting  
8:30 Pool Room  
9:10 Line Dancing  
10:15 Tai Chi  
10:30 Bingo  
11:15 Sit-n-be-fit/  
Ping Pong  
1:00 Bridge  
1:00 Bobbin Lace

### Thursday

8:30 Fitness Room  
8:30 Quilting  
8:30 Pool Room  
9-12 Painting Group  
9:15 Clogging  
9:30 Wii Bowling  
10:00 Mahjong  
2:00 Spanish 101  
5:00 pm TOPS  
6:00 pm Knotty Knitters

### Friday

8:30 Fitness Room  
8:30 Quilting  
8:30 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

# MEDICARE

## Guide to Durable Medical Equipment (DME)

Durable medical equipment (DME) is equipment that helps with your daily activities, such as a walker, wheelchair, or oxygen tank. Medicare usually covers DME if the equipment is • Durable, meaning you can use it again • Designed to help a medical condition or injury • Meant for use in your home, although you can also use it outside the home • Likely to last for 3+ years Medicare does not cover items such as home modifications—for example bathtub seats—or items that are thrown away after use—for example, catheters.

### What are Medicare's rules for DME coverage?

Medicare only pays for your DME if two conditions are met: 1. Your doctor must prescribe the DME after an office visit that took place within the last 6 months. Your doctor must state that the office visit occurred and that you need the DME for use in your home to help a medical condition or injury. 2. Once you have your doctor's prescription, you must take it to the right DME supplier to get Original Medicare or your Medicare Advantage Plan to cover the equipment.

**Original Medicare DME suppliers** If you have Original Medicare, it is important to use the right supplier for your DME. Otherwise, Original Medicare will likely not pay for your equipment. The type of supplier you must use depends on where you live and what type of equipment you need. Contract supplier In many areas, called competitive bidding areas, Medicare only pays for DME from a select group of suppliers. These are known as contract suppliers. Competitive bidding is a program that was designed to lower DME costs and improve their quality, and many parts of the country participate in this program. The program affects you if you live in a competitive bidding area and you need DME that falls under the competitive bidding program. Call

1-800-MEDICARE or visit [www.medicare.gov/supplier](http://www.medicare.gov/supplier) to find out if you live in a competitive bidding area and if the equipment you need is included in the program. © 2017 Medicare Rights Center Helpline: 800-333-4114 [www.medicareinteractive.org](http://www.medicareinteractive.org) This toolkit for State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs), and Aging and Disability Resource Centers (ADRCs) was made possible by grant funding from the National Council on Aging. Medicare-approved supplier If you do not live in a competitive bidding area, or the item you need is not part of the program, then you should get your DME from a Medicare-approved supplier that takes assignment. This will ensure that you pay the least for your DME. Taking as-

ignment means that the supplier accepts Medicare's approved amount for the cost of the DME, and you will not pay more than a 20% coinsurance for your DME. Call 1-800-MEDICARE or visit [www.medicare.gov/supplier](http://www.medicare.gov/supplier) to find a Medicare-approved supplier for your DME.

### Medicare Advantage Plan DME suppliers

If you have a Medicare Advantage Plan (like an HMO or PPO), you must follow the plan's rules for getting your DME. Your plan may require that you receive approval from the plan, use a supplier in the plan's network of suppliers, or use a preferred brand. Contact your plan to find out its rules before you order your DME.

### What can I do if Medicare denies coverage of my DME?

It is your right to appeal if Medicare denies coverage of your DME. There are different appeal processes depending on if you have Original Medicare or a Medicare Advantage Plan, but you still have the same right to appeal. If you have Original Medicare: Appeal by following the directions on the Medicare Summary Notice (MSN) you receive. An MSN is a summary of claims. It tells you how much your supplier billed Medicare, how much Medicare paid the supplier, and whether or not Medicare approved the claim. If Medicare denied the claim, follow instructions on the MSN to appeal. If you have a Medicare Advantage Plan: Appeal by following the directions on the Explanation of Benefits (EOB) you receive. An EOB is similar to an Original Medicare MSN. The EOB will tell you if your plan approved or denied coverage of your DME. If your plan denied coverage, follow instructions on the EOB to appeal. It is important to find out why your DME was denied, to help your appeal. There should be a denial note on your MSN or EOB, but you can also contact Medicare or your plan for more information. Medicare or your plan may have denied coverage because you did not use the right supplier or you or your provider did not provide the correct documentation. Involve your provider in the appeal process to add strength to your appeal.

I HATE IT WHEN  
IM SINGING  
A SONG  
AND THE  
ARTIST GETS  
THE WORDS  
WRONG.





# CINCO DE MAYO

Join us for a festive LUNCH on the Patio as we celebrate Cinco de Mayo! Lunch will be available in the cafeteria for those that wish to stay indoors...but for those wanting to participate in this fun FIESTA we will have lunch outside! Our kitchen staff will be outside with us serving food. Tables and chairs will be set out under the nice shade to enjoy!

**Fiesta 11:30**

**Lunch on the patio 12:00**



## Attention Ladies and Gentlemen!

The newly released movie: The Greatest Showman was a big hit at the Center. Sadly, it was the same day as the trip to Maddox. So we will be having a

second viewing of  
**The Greatest Showman**  
Monday, May 7th at 1:00pm.



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



## AUDIOLOGY AND HEARING AIDS HEARING ZONE

SERVING LOGAN & BRIGHAM FOR 19 YEARS



575 E. 1400 N. #140 • Logan

**(435) 753-7171**

East of Logan's Lee's

We are also in Brigham City

862 S. Main #7 • Brigham City

**(435) 723-2727**

## PROTECTING SENIORS NATIONWIDE MEDICAL ALERT SYSTEM



**\$29.95/MO**

BILLED QUARTERLY

PLUS SPECIAL OFFER

CALL NOW! 1.877.801.5055  
WWW.24-7MED.COM

## HELP PROTECT YOUR FAMILY & HOME

CALL NOW! 1-888-891-6806



AUTHORIZED DEALER



HOME SECURITY TEAM



- Latest hearing aid technology
- We work with insurance companies
- 40 day trial period
- Free consultations

Dave Robinson, Au.D. ~ Doctor of Audiology



**Caring for loved ones for over 15 years!**

Senior Living Community  
Assisted Living-Memory Care  
Stop by for a Tour Today!

330 E. 1400 N. • Logan, UT • 84341

435-755-2877 • haydenn@wslm.biz  
www.legacylogan.com



# MAY 2018

Monday	Tuesday	Wednesday	Thursday	Friday
<p><i>Our doors open at 8:30 a.m. and we close at 4:00 p.m. Please make a reservation to eat by 3:00 p.m.</i></p>	<p>1 <b>Spaghetti w/ Meat Sauce</b> Italian Veggies Peach Cobbler Garlic Bread</p>	<p>2 <b>French Dip Sandwich</b> Pasta Salad Fresh Oranges Cookie</p>	<p>3 <b>Breaded Pork Chop</b> Scalloped Potatoes Harvard Beets Applesauce</p>	<p>4 <b>Nacho's Grande</b> Lettuce/Tomato Refried Beans Fruit Salad Churro</p>
<p>7 <b>Belgium Waffles w/Berries</b> Sausage Patty Asparagus</p>	<p>8 <b>Salmon</b> Rice Pilaf w/Quinoa California Blend Veggies Cherry Pie</p>	<p>9 <b>Pot Roast</b> Potatoes &amp; Gravy Roasted Veggies Grapes Dinner Roll</p>	<p>10 <b>Tomato Basil Soup</b> Chef Salad Cheese Biscuit Fruit Jell-O</p>	<p>11 <b>Chicken Pasta Bake</b> Capri Veggies Fresh Apple Cookie</p>
<p>14 <b>Turkey Croissant Sandwich</b> Tomato &amp; Cucumber Salad Potato Chips Fruit &amp; Yogurt</p>	<p>15 <b>Loaded Baked Potato</b> Broccoli w/Cheese Sauce Banana Pudding Blueberry Muffin</p>	<p>16 <b>Hot Dog</b> Baked Beans Creamy Cucumber Salad Strawberry Shortcake</p>	<p>17 <b>Lemon Pepper Cod</b> Wild Rice Roasted Squash Lemon Pudding w/ Fresh Fruit</p>	<p>18 <b>Malibu Chicken</b> Green Beans Roasted Sweet Potatoes Orange Fluff</p>
<p>21 <b>Salisbury Steak</b> Seasoned Rice Sun-Shine Carrots Fruit Cocktail Poppy Seed Muffin</p>	<p>22 <b>Cheesy Potato Bacon Soup</b> Chef Salad Pears Dinner Roll</p>	<p>23 <b>BBQ Ribs</b> Mac &amp; Cheese Coleslaw Fresh Fruit Apple Pie</p>	<p>24 <b>Strawberry Crepes</b> Sausage Patty Baked Zucchini &amp; Tomatoes Fresh Banana</p>	<p>25 <b>Hamburgers</b> Lettuce &amp; Tomato Tater Tots Watermelon</p>
<p>28 <b>CLOSED FOR MEMORIAL DAY HOLIDAY</b></p>	<p>29 <b>Sloppy Joes</b> Broccoli Salad Sun Chips Cherry Crisp</p>	<p>30 <b>Chicken Fried Steak</b> Potatoes &amp; Gravy Vegetable Medley Peach Bread Pudding</p>	<p>31 <b>Tilapia</b> Rice &amp; Orzo Peas &amp; Carrots Fresh Fruit Dinner Roll</p>	<p><i>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>

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.

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



# FIELD TRIP



Sign up now for the field trip to the **Ogden Union Station!** We will visit its four museums: **The Utah State Railroad, John M. Browning Firearms, Browning-Kimball Classic Cars and Utah State Cowboy & Western Heritage.** We will also enjoy its two art galleries, **The Gallery at the Station and the Myra Powell Art Gallery** with traveling displays that change monthly. We will then head to lunch in Ogden and finally will make our way home.

**Leaving: 9:30am \*Transportation fee: \$5.00 \*Museum Cost: \$4.00 \*Plus the Cost of Lunch**

*our*  
**SENIOR CENTER**  
The Online Directory of Senior Centers  
**NEVER MISS A NEWSLETTER!**  
Sign up to have our monthly senior newsletter  
emailed to you at [www.ourseniorcenter.com](http://www.ourseniorcenter.com)



**Call today to schedule a visit  
and complimentary meal!**

*Life is easier  
with us.*

**HOLIDAY**  
RETIREMENT

**Pioneer Valley Lodge**  
Independent Retirement Living  
North Logan, UT  
**435-216-1617**



©2017 HARVEST MANAGEMENT SUB LLC, HOLIDAY AL MANAGEMENT SUB LLC, HOLIDAY AL NIC MANAGEMENT LLC.



# Scams and Fraud Concerns

## How, Why and When to Get a Security Freeze

by [Sid Kirchheimer](#)

Placing a security freeze on your credit file has always been a smart move. But these days, it makes more sense than ever.

That's because identity thieves have switched tactics— focusing on opening new fraudulent credit accounts rather than exploiting existing ones. In its 2016 Identity Fraud Study, Javelin Strategy & Research reports that with the switch to chip-enabled cards, fraud involving new accounts more than doubled in 2015 from the previous year. Meanwhile, some 180 million personal records were lost or stolen last year — data that thieves could use to open new financial accounts in your name — and that trend is expected to continue.

Although security freezes were initially advised (and created) for victims of identity fraud, consumer protection experts now recommend that most, if not all, Americans should get them ... even before their information is stolen.

Why get a security freeze? Once enacted, it prevents potential creditors from pulling your credit file for review, which is done by credible lenders and businesses before new financial or service accounts are issued in your name. So with a freeze, if ID thieves apply for credit in your name, they won't get it. (Current creditors, as well as debt collectors working on their behalf, can still access a "frozen" credit file — as can government agencies involved with a court order, subpoena or search warrant issued against you.) Because each credit inquiry has the potential to lower your credit score, a freeze also helps prevent inquiry-resulting dings.

What's involved: To place a freeze, you need to contact each of the three major credit bureaus: Equifax (800-349-9960), Experian (888-397-3742) and TransUnion (888-909-8872). A fourth and lesser-known bureau, Innovis (800-540-2505), also allows for security freezes.

Fees may apply — generally \$10 or less per freeze (at each credit reporting bureau) — but typically are

waived for documented victims of identity theft and those 65 and older, victimized or not.

When applying online, you'll be asked for your name, current and past addresses, Social Security number and birth date. And to confirm your identity, there may be questions about your employment history, phone numbers or past loans. Once the application process is completed, each bureau will provide a unique personal identification number (PIN) that you can use to lift or "thaw" the security freeze. Keep those PINs in a safe place.

The drawbacks: A freeze remains in place until you ask the credit reporting company to temporarily or permanently lift it — and depending on your age and where you live, each request can cost up to \$10. That can add up when you need others to have access to your credit file, such as when you're applying for a job, credit account or loan, or switching utility or insurance providers. (If any of those currently or may soon apply to you, it may be wise — at least, less expensive — to hold off on enacting freezes.) If you have active freezes or want them now but need a lift, you can always ask which reporting bureau will be used by possible employers, creditors or service providers, and place a lift on (and then re-enable) the freeze only at that bureau.

(Cont. on pg. 15)



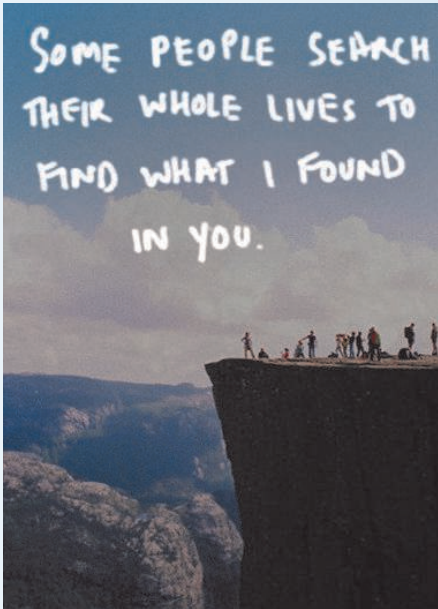
**Do not let anyone become a vacuum that sucks the happiness out of you.**



**Pull the plug.**



as we spend our time here together. I want to stress that if ever you are bothered by behavior of others, please do not hesitate to let me know. The code of conduct in place to express the guidelines that ensure that we are treated fairly and safely. Breaking any of these codes will have a negative consequence and though that is not the end goal, I hope you know that my ultimate goal is for you to feel safe and happy here. If ever you are approached by anyone trying to sell you anything, be it fruits, vegetables, food, or any product, please let me know. This center is not the place to handle business. I want all participants to never have to be put in a situation where they feel obligated to buy something. I hope that all participants of the



center can feel welcomed. At times we as humans have a tendency to feel ownership, and this is a flaw at the center, as this center belongs to all of us. This center is open to all older adults. I want every experience here to be filled with joy as you gather and socialize. I hope we all continue to learn and grow from each other. I have been so touched by many of you and your kindness, in accepting newcomers. It is difficult to begin in a new place and I hope that you always remember that “Everyone you meet is fighting a battle you know nothing about, Be Kind, Always.” As our paths are crossing in this life know that knowing you has been one of the greatest blessings. I am passionate about my job and I am so amazed by the life lessons you teach me. Each and every person has a beautiful story to share and I am so privileged to be able to say I have found the Joy and Peace in Life that others search for...it is found in all of you and that

is...LOVE!



Giselle

► Reach the Senior Market  
**ADVERTISE HERE**

**CONTACT**

**Bill Clough to place an ad today!**  
**wclough@4LPi.com or**  
**(800) 950-9952 x2635**

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

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

**SUPPORT THE ADVERTISERS  
 THAT SUPPORT OUR COMMUNITY**

## Guía de Equipo Médico Duradero (DME)

Equipo médico duradero (DME por sus siglas en inglés) es equipo para ayudarle con sus actividades diarias, por ejemplo, un andador, una silla de ruedas o un tanque de oxígeno. Usualmente, Medicare cubre el DME si:

- Es duradero, es decir, que se puede reusar
- Es para ayudarle con una condición médica
- Es para uso en el hogar, aunque también se puede usar fuera de ello
- Está hecho para durar tres años o más

Medicare no ofrece cobertura de modificaciones de casa—por ejemplo, asientos de bañera— ni cobertura de suministros médicos que se tiran después de cada uso—por ejemplo, catéteres.

**¿Cuáles son las reglas de Medicare para la cobertura de DME?** Medicare sólo pagará su DME si usted cumple con dos requisitos:

1. Su médico tiene que recetarle el DME después de una visita a la oficina, y dentro de un período de seis meses. Es necesario que su médico afirme que la visita ha ocurrido y que usted necesita el DME para usar en casa y para el tratamiento de una condición médica.
2. Cuando tenga la receta de su médico, es necesario que usted vaya al proveedor correcto para que Medicare Original o su plan Medicare Advantage cubra el equipo.

**Proveedores de DME en Medicare Original** Si usted tiene Medicare Original, es importante que use el proveedor correcto del DME. Si no usa el proveedor correcto, Medicare Original probablemente no pagará por el equipo. El tipo de proveedor que tendrá que usar dependerá de su ubicación y del tipo de equipo que usted requiera. Proveedores contratados En muchas localidades, que se llaman zonas de oferta competitiva, Medicare sólo pagará equipos de DME que provienen de proveedores selectos. Estos proveedores se les conocen como proveedores contratados. La oferta competitiva es un programa que tiene como objetivo bajar los costos del DME y mejorar su cualidad, y muchas partes del país participan en ello. Este programa solamente le afecta a usted si vive en una zona de oferta competitiva y requiere algún tipo de DME que cae dentro de las categorías incluidas en el programa. Llame a 1-800-MEDICARE o visite [www.es.medicare.gov/supplier](http://www.es.medicare.gov/supplier) para averiguar

© 2017 Medicare Rights Center Helpline: 800-333-4114 [www.medicareinteractive.org](http://www.medicareinteractive.org) This toolkit for State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs), and Aging and Disability Resource Centers (ADRCs) was made possible by grant funding from the National Council on Aging. si vive en una zona de oferta competitiva y si el equipo que usted necesita está incluido en el programa. Proveedores aprobados por Medicare Si no vive en una zona de oferta competitiva, o si el equipo médico que necesita no forma parte de este programa, debería obtener su DME de un proveedor aprobado

que acepta la asignación de Medicare, lo cual le asegurará que usted pague lo menos posible por el DME. Aceptar la asignación de Medicare significa que el proveedor acepta el importe aprobado del DME y que usted no pagará más de un 20% coseguro por el DME. Llame 1-800-MEDICARE o visite [www.es.medicare.gov/supplier](http://www.es.medicare.gov/supplier) para encontrar un proveedor de DME aprobado por Medicare.

**Proveedores de DME para planes Medicare Advantage** Si usted está inscrito/a en un plan Medicare Advantage, tendrá que seguir las reglas específicas del plan para obtener su DME. Para cobrar el DME, su plan quizás requiera que reciba aprobación de antemano, que use un proveedor dentro de la red del plan, o incluso, que use una marca preferida. Póngase en contacto con su plan para averiguar las reglas antes de pedir el DME.

**¿Qué puedo hacer si Medicare deniega la cobertura de mi DME?** Tiene derecho de apelación si Medicare le deniega la cobertura de su DME. Hay distintos procesos de apelación dependiendo de si usted tiene cobertura a través de Medicare Original o un plan de Medicare Advantage. Sin importar qué tipo de cobertura tenga, siempre tendrá el derecho de apelar la denegación. Si tiene Medicare Original: Para apelar, siga las instrucciones incluidas en el Resumen de Medicare (MSN por sus siglas en inglés) que usted recibe. El MSN es un resumen de reclamaciones. Le muestra cuánto el proveedor le cobró a Medicare, cuánto Medicare le pagó al proveedor, y si Medicare aprobó la reclamación. Si Medicare denegó la reclamación, siga las instrucciones incluidas en el MSN para apelar. Si tiene un plan de Medicare Advantage: Para apelar, siga las instrucciones en la Explicación de beneficios (EOB por sus siglas en inglés) que recibe. La EOB es semejante al MSN, el aviso de Medicare Original. La EOB le dirá si el plan ha aprobado o denegado cobertura de su DME. Si el plan le denegó cobertura, siga las instrucciones incluidas en la EOB para apelar. Es importante saber por qué el DME fue denegado para ayudarle con la apelación. Debe de haber una nota de denegación incluida en el MSN o la EOB, pero también puede ponerse en contacto con Medicare o su plan Medicare Advantage para conseguir más información. Medicare o su plan quizás le haya denegado cobertura por no usar el proveedor correcto o por no tener los documentos adecuados. Incluya a su proveedor en el proceso para fortalecer su apelación.





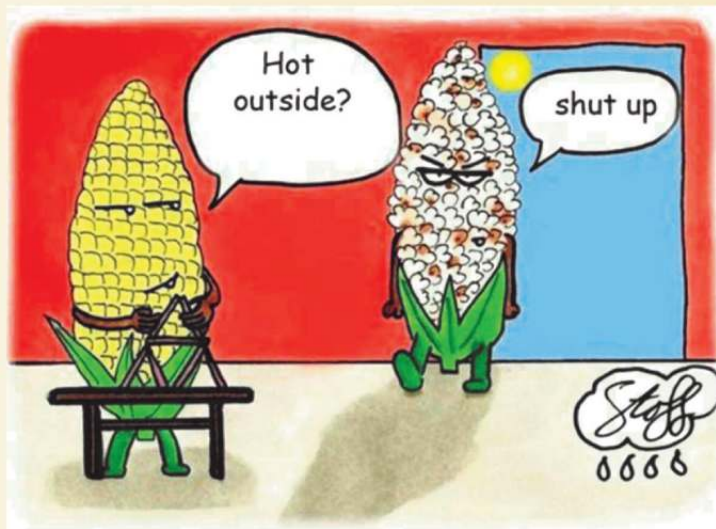
Besides the thaw and refreeze costs, security freezes don't provide universal protection. For instance, freezes (along with fraud alerts) do nothing to stop fraud on existing credit or debit cards. And even with a freeze, crooks can still use your Social Security number to get a driver's license or file fraudulent tax returns in your name. Still, the benefits of freezes far outweigh their limitations — and they are much stronger, and a better choice for most consumers, than fraud alerts.

Discounts on financial services from trusted companies — AARP Member Advantages »

A fraud alert on your file, although always free, means that lenders or service providers can access your file, but shouldn't grant credit in your name without first contacting you to obtain your approval. However, they are not legally required to do so.

Fraud alerts are easier to place: Simply notify one bureau and it will share your request with others. They last for only 90 days, but you can renew them. In contrast, a freeze remains until you lift or remove it with your designated PIN.

<https://blog.aarp.org/2016/05/27/how-why-and-when-to-get-a-security-freeze/?cmp=SNO-ICM-FB-FRD-SP&socialid=1463381504>



*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](http://www.cachehearing.com)



**Dr. Paul Daines**

Board Certified in Audiology



CONTACT

**Bill Clough to place an ad today!**

**wclough@4LPi.com or**

**(800) 950-9952 x2635**

**ALLEN**  
**MORTUARIES**

[www.allenmortuaries.net](http://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





# Senior Fun

