

# Cache County Senior Center

December  
2020

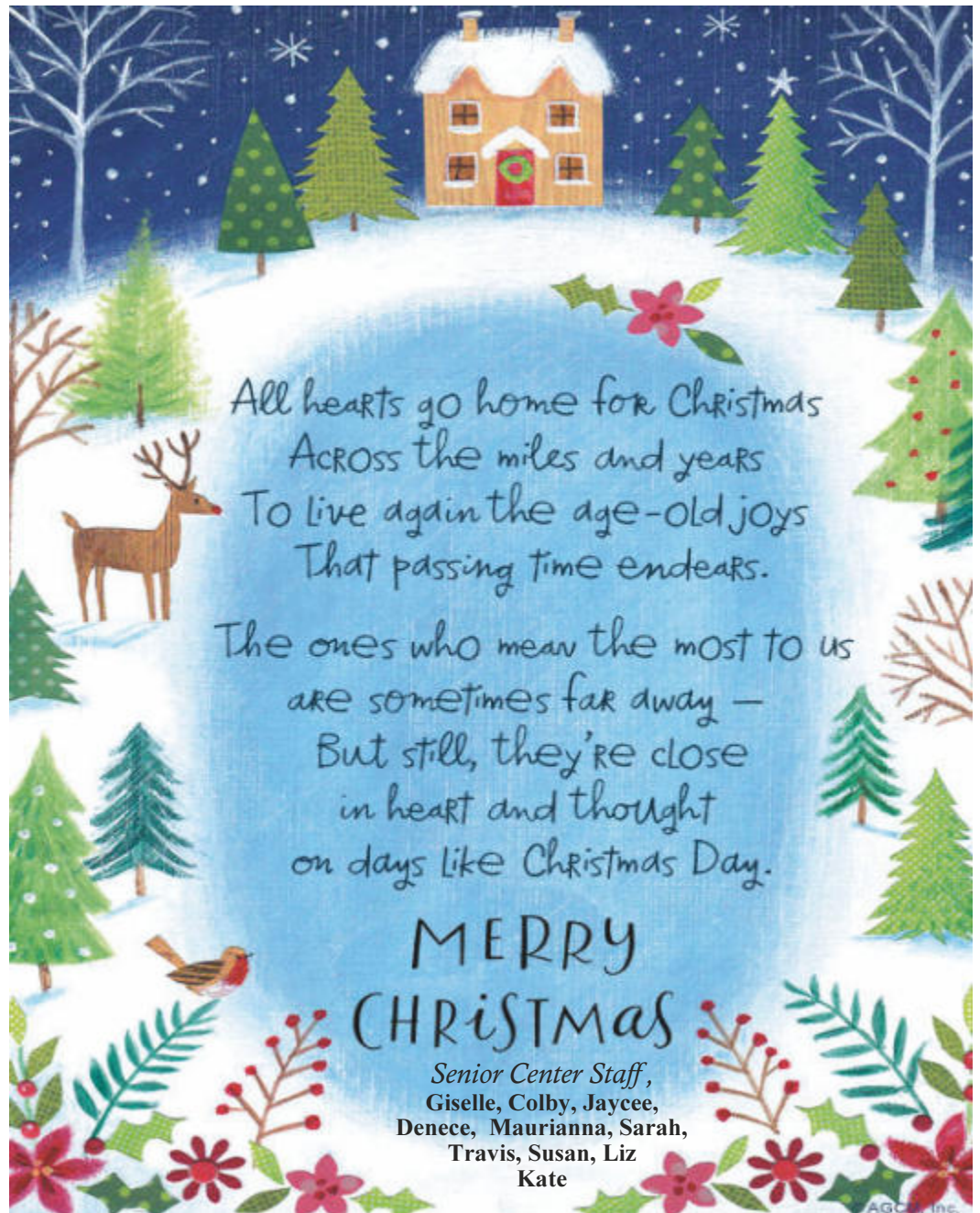
Photo by Mike Bullock

**Dec. – 2nd– Commodity  
pick up– 2-4 p.m.**

Merry Christmas! Each and every staff member extends the Merriest of well wishes to you this Holiday! I sincerely hope that you are well. You mean so much to us and we are thankful for the support that we have received from you through this pandemic. We are grateful that we have been able to keep our doors open and provide meals. I know that attending classes and participating in activities is something you all miss. Please know that your health is our number one concern. I hope with all my heart that this coming new year we can gather again and go back to the joyous Senior Center full of life and laughter! May we never take this place for granted and may we cherish our friendships.

*Merry Christmas,*

- Giselle Madrid





## Snowball Cookies that Melt-In-Your-Mouth

Snowball Cookies are my absolute favorite holiday cookies! These buttery shortbread cookies will melt-in-your-mouth and always a favorite with everyone. I'm sure most of you have tried a snowball cookie of some sort in your life, but this recipe is extra special. These taste amazing and will melt in your mouth. Everyone always begs for this recipe. Some people refer to these cookies as Mexican wedding cookies, Russian tea cakes, Italian Wedding Cookies, Snowdrops and Butter Balls. However, we always call them snowball cookies because they look like little snowballs. It's understandable where the "wedding" and "tea" labels come from because these cookies seem so dainty and fancy, along with a perfect match with a warm cup of tea. No matter what you call them, everyone loves these classic shortbread Christmas cookies!



### Ingredients

- 3 cup unsalted butter softened
- 15 Tbsp granulated sugar
- 6 teaspoons pure vanilla extract
- 0.75 teaspoon fine-grain sea salt
- 6 cups all-purpose flour
- 6 cups finely chopped walnuts, almonds or pecans
- 4.5 cups confectioners sugar

### Directions

Using a handheld electric mixer (or stand mixer), cream together softened butter and granulated sugar until smooth. Beat in the vanilla and salt. Gradually add flour beating after each addition. Stir in the finely chopped nuts until blended. Divide dough in half and refrigerate in plastic food wrap for 45 minutes.

While the dough is in the fridge, preheat the oven to 350 degrees. Line two baking sheets with a cookie mat or parchment paper and set aside.

Remove the dough from the fridge and scoop 1-inch balls. Roll the balls with your hands to make them round.

Place dough balls 1½ inches apart on prepared baking sheets. Bake in preheated oven until the cookies are just beginning to brown around the bottom edges, about 12 to 14 minutes. Do not overbake.

Cool cookies on baking sheets on wire racks for a couple of minutes. Spoon the powdered sugar in a sifter and dust the cookies while they are still warm. Let the sugar-coated cookies cool completely, then dust once again with the confectioners' sugar.



# Resources

## Extra Help

Do you need help paying for your prescriptions? You could qualify for a federal program that helps pay some or in some cases all of the part D drug plan. If you make less than \$1,561.00 a month (\$2,113 for married couples), and your assets are below \$14,390 (\$28,720 for married couples) you may qualify for the "Extra Help" program. It could reduce your prescription costs for generics and for brand-name drugs. Contact Giselle or Colby for an apt. 755-1720.

## Transportation Vouchers

Clients can be reimbursed for travel costs to doctor apts. and or other medical care. This is a needs based program. Call BRAG to schedule an assessment and see if you qualify for this program that can reimburse friends and family for taking you to your Dr. apts. 752-7242.

## VA Benefit Program

A representative from the VA will assist you with all of your benefit needs. Please call Deborah Crowther at 435-713-1462.

## Dentist and Medicaid

The dentists for Cache & Bear Counties for the Aged Medicaid dental program are:

Ralph Binns & Jarron Tawzer (both are in the same office) at Tawzer Dental, 1-435-753-1686, 150 E 200 N suite F, Logan, UT 84321.

## Medicare Cost Sharing Program

Medicare Savings Programs help low-income individuals with some of the out-of-pocket costs for Medicare, including Medicare Part A and Part B premiums, deductibles, copayments, and coinsurance. Eligibility for certain Medicare Savings Programs automatically qualifies you for the Extra Help program as well, which helps beneficiaries with the cost of prescription drugs. Contact Giselle or Colby for an apt. 755-1720.

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# Medicare



Dear Marci,

I have been struggling with back pain. My doctor prescribed me physical therapy, but I am not sure what coverage or costs I should expect. How does Medicare cover outpatient skilled therapy?

- Cameron (Bangor, ME)

Dear Cameron,

Skilled therapy services are services from licensed therapists or skilled therapy providers. There are three main types of skilled therapy covered by Medicare:

**Physical therapy (PT):** Exercise and physical activities used to condition muscles and improve levels of activity. It is helpful for those with physically debilitating illness. PT will help you regain movement and strength in a body area.

**Speech/language pathology (SLP):** Therapeutic treatment of speech impairments (such as lisping and stuttering) or speech difficulties that result from illness. SLP will help you regain and strengthen speech and language skills.

**Occupational therapy (OT):** Therapy using meaningful activities of daily living to assist people who have difficulty acquiring or performing meaningful work due to impairment or limitation of physical or mental function. OT helps you regain the ability to do usual daily activities by yourself such as eating and putting on clothes.

People commonly get skilled therapy on an outpatient basis. Medicare Part B will cover skilled therapy when received as an outpatient (not formally admitted to a hospital or skilled nursing facility). You can get therapy services in a doctor's office, outpatient hospital setting, rehabilitation agency, Comprehensive Outpatient Rehabilitation Facility (CORF), public health agency, or your home (if your home health care is covered by Part B). You are eligible for Medicare coverage of outpatient therapy services if:

You need skilled therapy services, and the services are considered safe and effective treatment for you

Your doctor or therapist creates a plan of care before you start receiving services

Your doctor or therapist regularly reviews the plan of care and makes changes as needed

If you meet Medicare's eligibility requirements, Medicare covers therapy on a temporary basis to improve or restore your ability to function, or on an ongoing basis to prevent you from getting worse. Medicare should cover your outpatient therapy regardless of whether your condition is temporary or chronic.

Original Medicare covers outpatient therapy at 80% of the Medicare-approved amount and you may pay a 20% coinsurance after you meet your Part B deductible (\$198 in 2020). There is no cap for how much outpatient therapy Medicare covers each year. However, once you reach \$2,080 in total therapy costs in 2020, Medicare requires your provider to confirm that your therapy is medically necessary. If you are in a Medicare Advantage Plan, your costs may differ. You should contact your plan directly to find out what your estimated costs may be.

- Marci



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# Medicare

## Social Security Benefits Increase in 2021



Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the COLA helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021. You can read our press release for more information at [www.ssa.gov/news/press/factsheets/colafacts2021.pdf](http://www.ssa.gov/news/press/factsheets/colafacts2021.pdf).

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. Want to know your new benefit amount sooner? You can securely view and save the Social Security COLA notice online via the Message Center inside my Social Security in early December without waiting for the mailed notice.

If you don't have an account yet, you will have to create your account by November 18, 2020 to receive the COLA notice online this year. my Social Security account holders can opt out of receiving a mailed COLA notice and other paper notices that are available online. You can choose text or email alerts when there is a notice in Message Center by updating your Preferences at [www.ssa.gov/myaccount/opt-out.html](http://www.ssa.gov/myaccount/opt-out.html) so you always know when we have something important for you.

Be the first to know! Sign up for or log in to your personal account today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Choose email or text under "Message Center Preferences" to receive courtesy notifications. This way you won't miss your online COLA notice!

You can find more information about the 2021 COLA at [www.ssa.gov/cola](http://www.ssa.gov/cola).

## Get Your New Standardized Benefit Verification Letter Online

If you receive a Benefit Verification letter, sometimes called a "budget letter," a "benefits letter," a "proof of income letter," or a "proof of award letter," we have good news for you! A new standardized Benefit Verification letter is now available when you need proof of Social Security benefits, Supplemental Security Income, or Medicare.

In addition to name, date of birth, and the benefits received, the new Benefit Verification letter includes other identifiers to prevent misuse and fraud. This is an added benefit to you as proof of income for loans, housing assistance, mortgage, and other verification purposes.

The same standardized letter is also available if you need proof that you do not receive benefits, or proof that benefits are pending. If you are an individual representative payee, you can use the my Social Security Representative Payee portal to access the same standardized Benefit Verification letter online for your beneficiaries.

This new standardized Benefit Verification letter is another example of our commitment to improve our service to you.

No matter how you request your letter, whether calling our National 800 Number, your local office, the Interactive Voice Response system, or online with your personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount), the Benefit Verification letter now contains a seamless look.





## 7 Questions to Ask While Planning for Holidays During the Pandemic

Here's how you and your family can stay safer

by Mike Zimmerman, AARP, November 9, 2020

We know that more than 237,000 Americans had died of the disease as of early November, and 95 percent of COVID-19 deaths in the U.S. have occurred among people who were 50 or older. We know preexisting conditions such as obesity, heart disease, autoimmune diseases and type 2 diabetes make coronavirus infection even riskier. We know COVID-19 can cause blood clotting that can ravage your lungs and inflammation that can damage your heart and organs; a viral attack on your pancreas can even cause "COVID diabetes." And infections can sometimes linger for months in so-called "long haulers." Yet we've isolated ourselves for more than eight months now, and the psychological toll of COVID is real. A study from early in the pandemic found "moderate" and "severe" depression symptoms had tripled.

Now the holidays are here, and we're missing our friends and loved ones more than ever. Can we safely celebrate the holidays and the end of a long, lousy year?

"We're not out of the woods with COVID-19," says Michael G. Ison, M.D., infectious disease specialist at Northwestern Medicine in Illinois. "The virus is still there. It's still dangerous."

To help us cope with the coming holidays, we queried top experts about navigating the season safely and warmly.

1. **A relative had COVID-19 several weeks ago. Can he or she still make me sick?** People who have had the virus generally stop spreading it 10 to 14 days after exhibiting symptoms. But the more we learn about the coronavirus, the more twists and turns we discover. For that reason, anyone who has contracted the virus, or thinks he's been exposed to it, should be cleared by a doctor before seeing anyone, says Sten Vermund, M.D., dean of the Yale School of Public Health. That said, "those people are largely safe," Vermund asserts. " 'Totally safe' would be a slight exaggeration, but the functional reality is that a recovered coronavirus patient poses a minimal risk to others."

2. **I tested positive for COVID earlier this year. Does that mean I'm immune now?**

Unfortunately, we don't yet know the answer to that. People who recover from the virus do have some level of acquired immunity, but it's difficult to know how much or for how long. Research is conflicting: A study of 1,100 COVID patients in the New England Journal of Medicine found that patients had no decline in antibodies four months after diagnosis. But a separate study found antibodies peaking 60 days after diagnosis and declining thereafter. And, of course, there have been a handful of widely reported cases of people contracting the virus more than once. "When we look at immune responses, we look at how much antibody is in the blood," Ison says. "With most viruses, that level goes down slowly over time, particularly with older people." But the coronavirus is a whole new beast. "We've only known about this virus for about nine months," Ison says. "Even for the earliest patients, all we can say is that immunity may last for nine months. Whether it lasts any longer, we can't know yet."

The severity of one's infection may determine subsequent antibody levels and how long they last. One study of COVID-19 patients in China who had zero symptoms found significantly lower antibody levels than in patients with symptoms. Common sense would point to asymptomatic people being more vulnerable to reinfection because of low or no antibodies. But we simply don't know enough about what antibody level is required to protect people from COVID-19.

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# Scams and Fraud Concerns

## Social Media Scams on the Rise



Social media can be a great way to connect with friends while the pandemic has you keeping your distance. But social media websites and apps have become popular hangouts for scammers, too. Based on reports to the FTC, recent scams originating on social media often relate to online shopping, romance scams, and supposed economic relief or income opportunities.

E-commerce sites that don't deliver the goods top the FTC's list. Nearly one in four of these scams reported to the FTC mentioned a social media hook, with many saying they'd ordered after seeing an ad on social media. These scam ads look real and can be carefully targeted to reach a particular audience. For example, a new lawsuit filed by the FTC accuses 25 fake websites of using real product images and logos of well-known brands like Clorox and Lysol to trick people into thinking they were buying products from the companies' official websites. Instead scammers collected thousands for products that would never be sent.

About half of all reported of romance scams involve social media, usually Facebook or Instagram. However, since the pandemic began, more people than ever have reported losing money to romance scams. More reports are also coming into the FTC about social media messages that offer grant money and other giveaways. These scams offer so-called relief to people in need of cash, but scammers are really after your money, your information, or both. These messages can even come from friends who may have been hacked, or who don't know the offer is a scam, since scammers often tell people to send their message to others.

The many scams that show up on social media may benefit from scammers' low-cost access to entire networks of people. The scammer can hide behind a phony profile, pretend to be someone you know, or even take over a real account. By hiding who they are, they can get into a virtual community you trust, leading you to be more likely to trust them.

Here are some tips to help you steer clear of scammers on social media:

### Be wary of:

- People you've never met in person asking for money.
- Accounts representing large companies, organizations or public figures that are not verified.
- People asking you to move a conversation off Facebook or Instagram to a less public or secure setting, such as a separate email.
- People who misrepresent where they are located.
- Messages that appear to come from a friend or a company you know asking you to click on a suspicious link.
- Messages or posts with spelling or grammar mistakes.

### Be proactive:

- Before you buy something seen on an ad or post, check out the company by typing its name in a search engine with words like "scan," "complaint" or "reviews."
- Never send money to a love interest you have not met in person.
- If a friend messages you about a way to get financial relief, call the friend first. Did he or she forward the message? If not, tell the friend that their account may have been hacked. If the friend did send it, check out the offer carefully before you act.
- Before paying into an "opportunity" to earn money, check out [ftc.gov/mlm](http://ftc.gov/mlm).
- Don't make it easy for scammers to target you – check your social media privacy settings to limit what you share publicly.

Sources: Federal Trade Commission, AARP



# Funnies



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A photograph of a diverse group of five senior citizens (three men and two women) smiling and talking to each other outdoors.

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A photograph of a paved path leading through a park with trees showing autumn foliage. There are benches and a signpost visible.

**DON'T SHOP.  
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A photograph of a beagle dog looking out from behind the metal bars of a cage.

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A photograph of a man and a woman playing with a young girl in a grassy yard.

# December

Monday	Tuesday	Wednesday	Thursday	Friday
	1 <b>Spaghetti Casserole</b> Italian Vegetables Peaches Slice of Bread	2 <b>Sloppy Joes</b> Pasta Salad Fresh Orange Slices Potato Chips	3 <b>Hawaiian Haystacks</b> Buttered Peas Pineapple	4 <b>Tomato Basil Soup</b> Grilled Cheese-Sandwich Pears
7 <b>Mini Corn Dogs</b> Tater tots Cascade Vegetables Grapes	8 <b>Cranberry French Toast Casserole</b> Sausage Buttered Asparagus Tropical Fruit Salad	9 <b>Philly Cheese Sandwich</b> Broccoli Salad Apple Salad	10 <b>Creamy Potato Soup</b> Tuna Sandwich Carrot-Raisin Salad Fruit Cocktail	11 <b>Chicken Fajita</b> Spanish Rice Corn Mandarin Oranges
14 <b>Biscuits and Gravy</b> Sausage Links Roasted Squash Spiced Applesauce	15 <b>Frito Pie</b> Mixed Fruit Tossed Salad Corn Muffin	16 <b>Pork Loin w/ Cranberry Sauce</b> Mashed Potatoes Green Beans Apple Pie	17 <b>Chef's Choice</b>	18 <b>Sea Food Salad w/ Crackers</b> Cole Slaw Fruited Jell-O

**CLOSED FOR  
CHRISTMAS**



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.

The full cost of the meal is \$7.50 for those under age 60. Please pay at the front desk to receive your meal.



# Health and Wellness

### 3. Is catching the coronavirus linked to how much time we spend together?

The amount of exposure you have to the virus — both in terms of how sick another person is and how much time you spend with him or her — does appear to determine your risk, says Thomas Fekete, M.D., professor of microbiology and immunology at Temple University. That's why so many health care providers have gotten sick, especially at the start of the pandemic, when they had inadequate personal protective equipment.

While there are no established guidelines, Fekete suggests modeling how you handle indoor spaces on the policies in place at Temple's medical school: More than 15 minutes of exposure to another person is “meaningful,” while fewer than 15 minutes of exposure is less worrisome. “We're less concerned if someone rides an elevator with someone for 30 seconds than if he or she shares a small space with someone for an hour,” he says. “Our policy also mandates wearing a mask and eye protection. That said, there are no guarantees.” And that's what makes holiday gatherings so problematic. An infected person will throw off more virus when talking than when breathing — and more still when singing Christmas carols or shouting to be heard.

### 4. We've already had a bad outbreak in my town. Have we reached herd immunity?

As the pandemic has progressed, you may have heard about getting the U.S. population to a point where enough people have been exposed to the virus — either by infection or vaccine — that it's no longer a threat. This “herd immunity” is a real thing — the U.S. all but eradicated measles because an effective vaccine created herd immunity. Just don't expect this to happen soon with COVID-19.

“Herd immunity requires somewhere in the neighborhood of 60 to 70 percent of the population having immunity,” Ison says. “The epidemiology studies have gone on to tell us that even in the worst areas like New York, it's in the 20 percent range, and in most areas in the 3 to 10 percent range.”

A COVID-19 vaccine could change that, but again, we're nowhere near that point. “As we've seen with other viruses, if people don't get the vaccine, we get outbreaks,” he says. “So herd immunity not only takes an effective vaccine, but a willingness to get that vaccine.”

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## Staying Active During the Coronavirus Pandemic

Exercise is Medicine | AMERICAN COLLEGE OF SPORTS MEDICINE

The coronavirus (COVID-19) pandemic can make it challenging to maintain a physically active lifestyle. COVID-19 is spread by someone sneezing or coughing into the air or onto a surface, and then the virus enters and infects a new person through their mouth, nose or eyes. The most up-to-date information about COVID-19 can be found on the Centers for Disease Control and Prevention (CDC) website: <https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>

Based on what we know about how the virus moves from one person to another, it is recommended to avoid public gatherings and keep a social distance of 6 feet or more. That, along with advice related to personal care (hand washing, not touching your face) has created concern about exercising in gyms, where hundreds of people are in and out every day.

#### Those at greatest risk for severe complications of COVID-19 are:

- older adults (age 65 and older)
- people with chronic diseases (such as diabetes, heart disease and lung disease)
- those with compromised immune systems (such as those going through cancer treatment or with HIV)

**These individuals (and those under “shelter in place” orders) should avoid gyms altogether and exercise at home or in their neighborhood.**

For all of us, young and old, regular physical activity is important for staying healthy! Compared to just sitting around most of the time, *moderate-intensity physical activity is associated with better immune function.* Regular physical activity can help *reduce your feelings of stress and anxiety* (which many of us may be feeling in the wake of the COVID-19 pandemic).

The Physical Activity Guidelines for Americans recommends 150-300 minutes per week of moderate-intensity aerobic physical activity and 2 sessions per week of muscle strength training. Fit in 2, 5, 10 or 20 minutes, however and wherever you can. Every active minute counts!

On the following page are some strategies to maintain physical activity and fitness.



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Stay active.  
Be smart and safe.

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# Health and Wellness

## 5. If I do host a holiday gathering, are there any rules I should put in place for my family?

Here's a good one: Nobody gets to come to dinner unless he or she has had a flu shot. The reasons go far beyond the usual in 2020. Flu and COVID-19 symptoms are similar, so if you become ill with the flu, it could necessitate a trip to the doctor or even the hospital, which puts you at additional risk. And yes, it's possible to get both, either one after the other, or simultaneously, Vermund says. Just imagine getting COVID after your lungs have already been dealing with the flu.

Vermund puts it bluntly: "It is essential for people to get the influenza vaccine. And I mean everybody: children, pregnant women, young adults, middle age, older adults, seniors, everyone."

## 6. My whole family is in excellent health. Does COVID-19 really pose a threat to us?

The fact is, researchers cannot predict how sick any one person will get if infected by the coronavirus. Recent research out of Stanford suggests that patients with more severe COVID-19 symptoms tend to have higher levels of certain inflammatory molecules in their blood. This could help experts predict severity in the years to come. But right now?

"None of us are clear [about] what's going to happen," Fekete says. Which means even if you're a "healthy" person, getting COVID-19 is a risk to yourself and everyone else.

"In the best of all worlds, [precautions] would reduce the impact of coronavirus, but also other respiratory viruses. If that's the outcome, I think people will be relatively OK over the winter months," Fekete argues.

"Having said that, I'm expecting to see significant outbreaks in certain populations, such as nursing homes and adult living facilities, and also in immunosuppressed people."

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# Cooking Class





## Health and Wellness

"We've had some terrible ageism creeping into politics and medicine," Vermund says. "There are people who have an attitude, like, 'Why should I suffer just to protect the elderly?' And that's a very unfortunate turn in American society."

What can you do? Watch out for you and yours, of course, but set a strong example for others you know who may not be as enthusiastic as you are to prevent virus spread.

### 7. **Are our holiday traditions ruined?**

After more than six months of distancing and isolation, the pressure to gather for Thanksgiving and other holidays will be massive. But this is just one year, and it would be tragic to get even one family member or friend (or yourself!) sick. Remember: An August wedding in Maine was linked to 178 COVID cases and eight deaths — and none of those who died even attended the event.

"Thanksgiving is one of my favorite holidays, but this year it can't be done safely in the usual sense," Ison says. "We won't just have COVID-19. We'll have the flu and other respiratory viruses as well. So it has the potential to be a perfect storm, and we can't let our guard down. We'll have to get creative with the holidays, which will require more virtual visits."

The good news: It's temporary. "We're not condemning people to a lifetime of this," Vermund says. "I do have a great deal of optimism for 2021 because we've got more than 400 clinical trials of new antiviral drugs, new biologic agents like monoclonal antibodies, and different steroid strategies. We've got 10 vaccines now in phase 3 clinical trials, which is absolutely remarkable. And we can avoid circulating the virus. So I'm just trying to remind people that 2020 is not 2021. We probably can be closer to normal by the end of next year."



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# Winter Safety



## WINTER SAFETY: 5 TIPS TO GET YOUR CAR READY FOR WINTER

November 2, 2020 • LPi

As we head into winter, it's time to make sure our homes and cars are ready. Even if you don't drive your vehicle very often, it's still important to make sure it's in shape for the cold and snowy months ahead. Failing to do so might leave you stranded by the side of the road or with a car in the garage that has a dead battery and won't start.

While most people know they need a good quality ice scraper and a pair of heavy gloves to keep in the car, there's more to getting ready for winter. Here are 5 tips to help your winter preparedness efforts.

### 1. Schedule an oil change and checkup

While this might seem pretty basic, it's easy to overlook having an oil change when you don't log many miles on your car each year. Schedule an appointment at your local dealership or service center. Let them know you'd like the mechanic to change the oil and conduct a few other maintenance items, such as: Check and top off fluids, including anti-freeze, power steering fluid, and windshield washer fluid. Look at the wiper blades and replace, if needed. Check the air filter and change, if needed.

### 2. Inspect the tread and condition of tires

The snowy, slippery roads of winter make tires an important part of your vehicle's safe operation. When you take your car in for its checkup, ask the mechanic to check the treads on the tires. They may recommend rotating or even replacing the tires. You can also keep an eye on the treads throughout the winter with this simple test: Place a penny into several tire treads, making sure Lincoln's head is upside down. If you can see most of Lincoln's head, it's a good bet the treads are worn and you probably need new tires.

### 3. Monitor tire pressure

Winter can cause tire pressure to fluctuate, so you'll need to monitor it often. If your vehicle doesn't automatically do this for you, invest in a good quality tire gauge. Store it in your glove box for easy access. It's more convenient than trying to use one at the gas

station when the weather is bad.

If you aren't sure how much pressure your tires need (it's different for every vehicle), look for a sticker on the driver-side doorjamb. You can usually find it listed there. If not, check your owner's manual or manufacturer's website.

### 4. Invest in a lock de-icer

It's no fun trying to unlock your car door, only to find it frozen shut. Pick up a few cans of de-icer to keep on hand. Just remember not to store them in your car! If the locks are frozen, you won't be able to access them. Stash a can near the door to your garage, as well as another in your pocket or purse.

### 5. Put together an emergency bag

Winterizing your car should also include packing a winter weather bag in case you experience a roadside emergency. A few items to include in your emergency kit include:

1. Blankets
2. Boots
3. Water or sports drink
4. Non-perishable snacks
5. Flashlight and batteries
6. Battery-powered emergency radio
7. Battery-powered cell phone charger

One last suggestion is to explore local transportation programs and ride sharing services. If you aren't comfortable driving on a cold winter's day but need to get out to an appointment or for groceries, knowing there are other options available is essential.

