

# Cache County Senior Center

November 2021

Photo by Mike Bullock



I'm 69 years old and I have so many unanswered questions!!! I still haven't found out Who Let The Dogs Out...Where's the Beef...How to get to Sesame Street...Why Dora doesn't just use Google Maps...Why do all flavors of fruit loops taste exactly the same...Why eggs are packaged in flimsy Styrofoam or paper cartons, but batteries are secured in plastic that's as tough as nails...Why women can't put on mascara with their mouth closed...Why "abbreviated " is such a long word...Why lemon juice is made of artificial flavor yet dish-washing liquid is made with real lemons...Why they sterilize the needle for lethal injections...And, why do you have to "put your two cents in" but it's only a "penny for your thoughts" where is the extra penny going to...Why does the Alphabet Song and Twinkle Twinkle Little Star have the same tune...Why did you just try to sing those previous songs...And just what is Victoria's secret? Why can't I have my cake and eat it?...Who the heck

is Alice?.....And do you think I am this witty???...I actually got this from a friend who got it from another friend, who stole it from her brother's girlfriend's uncle's cousin's, baby mamma's doctor that lived next door to an old class mate.



## Caregiver Academy

**Monday Nov. 1st & Monday Nov.8th**

This workshop is designed to help individuals better strengthen and re-energize caregivers.

## Mindfulness

**Thursdays 10:00 AM**

**Fridays 2:15 PM**

A class where mental state is achieved by focusing one's awareness on the present moment, while calmly acknowledging and accepting one's feelings, thoughts, and bodily sensations, used as a therapeutic technique.

## Tai Chi

**Monday, Wednesday, Friday 1:00 PM**

**Tuesdays 9:30 AM**

## Yoga

**Every Thursday –11:00 AM**

## Out to Lunch Bunch

**LD's Café November 18 10:30AM**

## Winterize Your Car

**November 22nd 11:00AM**

Winterize your car and get it prepared for the next Polar Vortex with these tips. Let's start where the rubber meets the road so you can drive safely in snow. Class taught by Darrell.

### Center Closures

*November 11– Veterans Day*

*November 25-26– Thanksgiving*

# Good Things To Eat

**No Bake Pumpkin Pie** is made with a graham cracker crust, a cream layer and a delicious pumpkin layer on top. This **easy pumpkin pie recipe** takes **less than 5 minutes** to make and no baking is required!

No Bake Pumpkin Pie is the easiest pumpkin pie recipe that I've ever made – it's the perfect fall dessert! I love making this pumpkin pie recipe for Thanksgiving because I can make it a couple days in advance and keep it in the refrigerator until it's ready to serve. Even if you aren't a fan of traditional pumpkin pie, you have got to give this recipe a try!

## INGREDIENTS IN NO BAKE PUMPKIN PIE

- 1 Tbsp sugar
- 4 ounces cream cheese, softened
- 1 Tbsp milk
- 2 (3.4 oz) pkgs. instant vanilla pudding mix
- 1 1/2 cups Cool Whip
- 15 oz. can pumpkin
- 1 graham cracker crumb pie crust
- 2 tsp pumpkin pie spice
- 1 cup milk

## HOW TO MAKE NO BAKE PUMPKIN PIE

1. Mix cream cheese, 1 Tbsp milk and 1 Tbsp sugar in a medium mixing bowl until smooth.
2. Gently fold in the Cool Whip and spread on the graham cracker crust.
3. Whisk the pudding mixes into the cup of milk until well blended and then stir in the pumpkin and pumpkin pie spice.
4. Spread the pumpkin filling on top of the cream cheese layer and refrigerate for at least 3 hours before serving. If desired, add a little whipped cream on top right before serving!



# Resources

## Transportation Vouchers

Clients can be reimbursed for travel costs to doctor appts. 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. appts. 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.

## Medicare Cost Sharing Program

Medicare Savings Programs help 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 pay the cost of prescription drugs. Contact Giselle or Colby to see what cost sharing program works best. For an appt. please call 755-1720.

## 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 appt. at 755-1720

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# Medicare

Dear Marci,

I have Original Medicare and a Part D plan. I'm considering changing my Part D plan this Fall Open Enrollment Period. How can I compare Part D plans?

-Tyrone (Tampa, FL)

Dear Tyrone, I'm glad to hear you're comparing your Medicare coverage options this fall! Research shows that people with Part D could lower their costs by shopping among plans each year. There could be another Part D plan in your area that covers the drugs you take with fewer restrictions or with lower costs, so it's great that you are trying to compare plans. I would recommend using Plan Finder to compare Part D plans. Medicare Plan Finder is an online tool at [www.medicare.gov](http://www.medicare.gov) that can be used to compare stand-alone Part D plans or Medicare Advantage Plans. Plan Finder provides information about costs, which drugs are included on the plan's formulary, and the star rating of the plan.

### To use Plan Finder, follow these steps:

- Go to [www.medicare.gov](http://www.medicare.gov) and click on the button that says, "Find plans."
  - You can do a general search by clicking the "Continue without logging in" button. If you wish to save your results and information, you can log into or create your Medicare account.
  - Next, you can choose whether you are looking for a Medicare Advantage or Part D plan and enter your zip code.
  - Then you can enter the drugs you take, choose the pharmacies you use, and indicate whether you are interested in a mail order option.
- Plan Finder will display results for plans in your area. Note that a plan may not cover all of the drugs you take, but it may have alternatives on its formulary. Speak to your provider about whether these alternatives would be appropriate for you. You can enroll in a plan online, by calling 1-800-MEDICARE, by calling the plan directly or having a SHIP counselor help.
- You can make as many changes as you want between October 15 and December 7, but only the last change you make will take effect on January 1. If you choose a plan and realize that it is the wrong plan after Fall Open Enrollment is over, in most cases you will not be able to change your coverage until the next Fall Open Enrollment Period. For this

reason, it is important to carefully consider all of your options and take the time to research each plan in order to make a decision that fits your health care needs. Good luck choosing the best Part D plan for your needs! SHIP Counselors Colby or Giselle at 755-1720.

-Marci

**Have you seen the movie Coco? Coco is set during the Day of the Dead festivities that are held during the first two days of November. The film depicts several of the customs associated with the festival. It is a movie full of elaborate colors and customs that infuse family and love for ancestors.**

**We are excited to announce that we have been cordially invited to come and observe this cultural event honoring loved ones that have passed. This procession will happen on USU campus.**

**Sign up with Marisol at the Front Desk. Bus will leave at approximately 10:45 AM .**

## DAY OF THE DEAD PROCESSION



### DÍA DE LOS MUERTOS PROCESIÓN



**Tuesday, Nov. 2, 2021**

Utah State University

Procession will begin at the Old Main Hill--Block A

From 11:30 am- 1:00 pm

**The Latinx Creative Society**

## Events & Activities

### November Lunch Series

All presentations start at  
12:10 in the Cafeteria

- Nov 2nd: Music – Folk Jam
- Nov 4th: Lunch & Learn – Retired and Senior Volunteer Program (RSVP)
- Nov 9th: Lunch & Learn – Hearing Loss
- Nov 19th: Lunch & Learn – Successful Aging, Sunshine Terrace

### Out to Lunch Bunch is visiting...



LD's Cafe in Richmond, UT  
Thursday, 18 November  
Leaving the center at 10:30am  
\$3 bus fee | RSVP at 435-755-1720



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# November 2021

Monday	Tuesday	Wednesday
<b>1</b> 10:00 Breakfast Club 2:00 Caregiver Academy	<b>2</b> 10:00 Writers Group 10:30 Tai Chi <b>10:45 Field Trip: Day of the Dead Procession (see page 4)</b> <b>12:10 Lunch Music: Folk Jam</b> <b>1:00 Commodities</b>	<b>3</b> 1:00 Photography Group
<b>8</b> 11:00 Adult Coloring 12:30 Jeopardy 2:00 Caregiver Academy	<b>9</b> 10:00 Writers Group 10:00 Poker 10:30 Tai Chi <b>12:10 Lunch &amp; Learn: Sue Ordonez, on Hearing Loss</b> <b>1:00 Bingo (Lotería!)</b>	<b>10</b> 10:00 Sewing Group
<b>15</b> 10:30 Current Event Discussion <b>11:30 Cooking w/Jesse: Hummus! \$1.00</b>	<b>16</b> 10:00 Writers Group 10:30 Tai Chi 1:00 Movie: The Unsinkable Molly Brown	<b>17</b> <b>11:30 Foot Clinic: \$12.00, sign up in Advance</b> 1:00 Photography Group
<b>22</b> 11:00 Adult Coloring <b>11:00 Winterize your car lecture– Darrell</b> 12:30 Jeopardy	<b>23</b> 10:00 Writers Group 10:30 Tai Chi <b>1:00 Bingo</b>	<b>24</b> 10:00 Poker <b>2:00 Book Club discussing “Man’s Search for Meaning”</b>
<b>29</b> 11:00 Trivia Group	<b>30</b> 10:00 Writers Group 10:30 Tai Chi <b>11:30 Craft with Giselle: Gnomes! \$1.00</b> 1:00 Movie: The Bishops Wife	 <p>Daylight savings Nov. 7th</p>



# November 2021

Thursday	Friday
<p><b>4</b> 9:30 Sit &amp; Be Fit 10:00 Mindfulness Group 11:00 Yoga <b>12:10 Lunch &amp; Learn: Retired and Senior Volunteer Program (RSVP)</b> <b>1:00 Music Bingo</b> 1:00 Mahjong</p>	<p><b>5</b> <b>11:00 Memorial: National Hospice Month</b> 11:00 Blood Pressure 1:00 Technology Tutoring 2:15 Mindfulness Group</p>
<p><b>11</b> CLOSED FOR HOLIDAY</p> 	<p><b>12</b> 1:00 Technology Tutoring 2:15 Mindfulness Group</p>
<p><b>18</b> 9:30 Sit &amp; Be Fit 10:00 Mindfulness Group <b>10:30 Out to Lunch Bunch: LD's Café (and more)</b> 11:00 Yoga <b>12:30 Red Hats</b> 1:00 Mahjong</p>	<p><b>19</b> 11:00 Blood Pressure <b>12:10 Lunch &amp; Learn: Successful Aging, Sunshine Terrace</b> 1:00 Technology Tutoring 2:15 Mindfulness Group</p>
<p><b>25</b> CLOSED FOR HOLIDAY</p> 	<p><b>26</b> CLOSED FOR HOLIDAY</p> 

## Daily Activities

### Every Day

8:30 Fitness Room  
8:30 Pool Room  
8:30 Library  
11:00 Quilting

### Monday

11:00 Line Dancing  
12:15 Bridge  
1:00 Tai Chi

### Tuesday

8:30 Ceramics  
10:00 Writers Group  
10:30 Tai Chi (NEW!)  
1:00 Knotty Knitters

### Wednesday

11:00 Line Dancing  
12:15 Bridge  
1:00 Tai Chi  
1:00 Bobbin Lace Group

### Thursday

8:30 Ceramics  
9:30 Sit & Be Fit  
10:00 Mindfulness Group  
11:00 Yoga  
12:15 Bridge  
1:00 Knotty Knitters  
2:30 Clogging

### Friday

10:00 Painting Group  
11:00 Line Dancing  
1:00 Tai Chi  
1:00 Technology Tutoring  
2:15 Mindfulness Group

# Medicare

Medicare Open Enrollment is  
October 15 - December 7

*SHIP can help.*

Your State Health Insurance Assistance Program (SHIP) can help with one-on-one, unbiased guidance:

- Understanding costs and coverage
- Comparing options
- Completing the enrollment process



Colby and Giselle are SHIP counselors at the Senior Center. Please call 755-1720



**SHIP**  
State Health Insurance  
Assistance Program

SHIP is a national program of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services.



# Movies & Class

MOVIES AT THE  
SENIOR CENTER

**THE UNSINKABLE  
MOLLY BROWN**  
NOVEMBER 16TH - 1:00 PM

*The Bishops Wife*

NOVEMBER 30TH- 1:00 PM

## WINTERIZE YOUR CAR WITH DARRELL

*Come learn about how to get  
your car all set for winter.*



**November 22nd  
11:00 AM**

# NEVER MISS A NEWSLETTER!

Sign up to have our newsletter emailed  
to you at [www.mycommunityonline.com](http://www.mycommunityonline.com)



# November 2021

Monday	Tuesday	Wednesday	Thursday	Friday
1 <b>Loaded Baked Potatoes</b> Buttered Broccoli	2 <b>Spaghetti &amp; Meatballs</b> Strawberry Spinach Salad Wheat Roll	3 <b>Chicken Alfredo</b> with Pasta Italian Veggies Breadsticks Ambrosia Fruit	4 <b>Hawaiian Haystacks</b> Buttered Peas Pineapple	5 <b>Pork Riblets</b> Scalloped Potatoes Capri Veggies Apricots
8 <b>Pigs in a Blanket</b> Mac & Cheese Steamed Broccoli Applesauce	9 <b>Tomato Mac Soup</b> Turkey Sandwich Mixed Fruit	10 <b>Lasagna</b> Green Salad Mandarin Oranges Breadstick	11 <b>Closed</b> 	12 <b>Turkey Pumpkin Chili</b> Carrot Raisin Salad Grape Salad Corn Muffin
15 <b>Cream of Broccoli Soup</b> Croissant Sandwich	16 <b>Pulled Pork Sandwich</b> Broccoli Salad Pears	17 <b>Roast Turkey</b> Potatoes and Gravy Vegetable Blend Cranberry Salad Pumpkin Cake Dinner Roll	18 <b>French Toast Sticks</b> Sausage Patty Scrambled Eggs Tropical Fruit V8	19 <b>Beef Stroganoff</b> Buttered Noodles Cascade Veggies Carrot Salad
22 <b>Bean &amp; Ham Soup</b> Egg Salad 1/2 Sandwich Coleslaw Pears	23 <b>Chicken Tenders</b> Mashed Potatoes Peas & Carrots Peaches	24 <b>Sloppy Joes</b> Pasta Salad Fresh Fruit Chips	25 <b>Closed</b>	26 <b>Closed</b>
29 <b>Salisbury Steak</b> Mashed Potatoes Winter Blend Veggies Peaches Dinner Roll	30 <b>Chicken Fajitas</b> Roasted Corn Oranges			

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.



# BINGO!

## TRY SOME NEW BINGO GAMES LOTERIA AND MUSIC BINGO

### LOTERIA

TUESDAY  
NOV 9TH @  
1:00PM



AND

### MUSIC BINGO

THURSDAY  
NOV 4TH @  
1:00PM

TRY A NEW  
TWIST AND  
LEARN SOME  
SPANISH!



### COUPLES NEEDED!

Do you or your partner have  
lower limb pain (knee or hip)?

Researchers at USU (IRB #9509) are interested  
in examining the potential benefits of having  
you and your partner involved in a proven  
underwater exercise intervention for  
lower limb pain (knee or hip).

#### How do I qualify for this study?

- Be between ages 35-85
- You or your partner experience *ANY LEVEL* of lower limb pain
- Be in a committed relationship that has lasted for 3 or more years

#### What will be required of me to participate in this study?

- Assessment of partnership support (approx. 2 hours)
- Brief, daily online assessment of individual and relationship health (21 days for approx. 10 min/day)
- Participate in proven underwater exercise intervention for lower limb pain. (1-hour session, 2 times/week for 8 weeks)
- Complete online 3- month follow-up assessment (approx. 1 hour)

#### What are the benefits of participating?

- Financial compensation (up to \$140 per couple)
- FREE clinically-proven aquatic intervention for improving lower limb pain

To participate in this study or for more information,  
please leave a message for Dr. Ryan Seedall at  
(435) 797-7433



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# Fraud

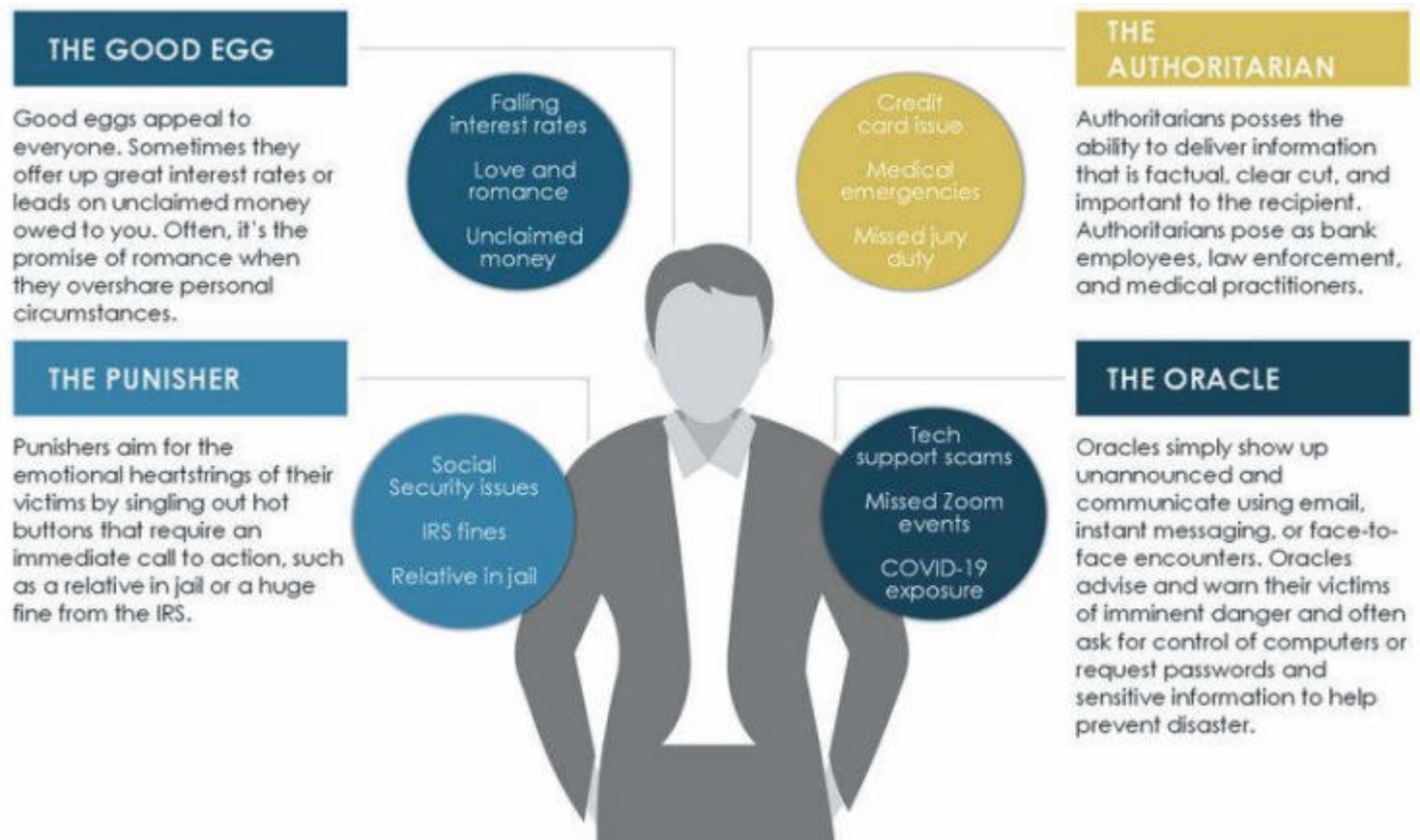
Urgent requests for payment. If you haven't met someone face-to-face and are asked to make an immediate payment, that's a red flag. That's especially true if you're asked to pay in an unusual way, such as by buying gift cards. You might be talking to a fake utility company that threatens you with immediate loss of service or to a phony debt collector. Or you might receive a past-due bill for something you never sought, such as carpentry work. "Bill payment fraud is a growing threat to consumers," the report warns.

Protect passwords and log-ins. Simple usernames and passwords are risky. Vary your usernames and use complex, varied passwords. You can write these down and keep them in a safe place or use a password manager.

Don't communicate with strangers about confidential or sensitive financial matters. Remember that if you have never met someone in person, technically they are strangers.

Verify everything that you're told. The faster crooks incite you to act, the more likely it is they will rip you off. So hang up on a suspicious call or log off your computer, then contact a legitimate business partner to check out what you've been told. Be sure to use a phone number you are certain is authentic.

Criminals adopt various personas — sometimes called social facades or fronts — to deceive consumers into trusting them. These four are common:



# Fraud

One is the “**good egg**” who, for example, offers a great interest rate, unclaimed money or romance.

The second is the “**punisher**” who pulls at consumers’ heartstrings by saying their relative is in jail or they owe big bucks to the IRS.

The third is the “**authoritarian**,” such as a fake bank employee or phony medical practitioner, who delivers information that seems factual, clear cut and important — but isn’t.

The fourth is the “**oracle**” who shows up unannounced, in an email, instant message or even face-to-face, and warns of imminent danger. This crook often asks for passwords or control of your computer, supposedly to prevent disaster.

Consumers of all ages “are prime targets for criminals” since crooks who want to steal other people’s personally identifiable information don’t follow an ethics code and exclude certain groups. Impostors “might make individual calls to their victims or pre-record mass ‘robocall’ messages that are randomly sent to thousands of potential victims,” the report says.

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	<p><b>ADT-Monitored Home Security</b></p> <p>Get 24-Hour Protection From a Name You Can Trust</p> <ul style="list-style-type: none"><li>• Burglary</li><li>• Flood Detection</li><li>• Fire Safety</li><li>• Carbon Monoxide</li></ul>  <p><b>ADT</b> Authorized Provider <b>SafeStreets</b> 1-855-225-4251</p>	



# Social Security

## Social Security COLA Set at 5.9 Percent for 2022



Rising prices lead to biggest cost-of-living adjustment to benefits in four decades

by John Waggoner, AARP, October 13, 2021

The Social Security Administration (SSA) announced Oct. 13 that its annual cost-of-living adjustment (COLA) will be 5.9 percent, a boost to average retirement benefits of about \$92 per month for individuals, starting in January. The 2022 COLA is the largest increase to Social Security benefits since the 7.4 percent hike that went into effect in January 1983. Until this year, COLAs have been modest, averaging a 1.65 percent increase annually over the past decade, with no gain at all to benefits in 2016. The increase that went into effect in January 2021 was 1.3 percent. “Today’s announcement of a 5.9 percent COLA increase, the largest increase in four decades, is crucial for Social Security beneficiaries and their families as they try to keep up with rising costs,” says AARP Chief Executive Officer Jo Ann Jenkins. “The guaranteed benefits provided by Social Security and the COLA increase are more crucial than ever as millions of Americans continue to face the health and economic

impacts of the pandemic. Social Security is the largest source of retirement income for most Americans and provides nearly all income (90% or more) for 1 in 4 seniors.”

The 2022 COLA was so large because prices of goods and services have significantly increased in the past year, due in part to extreme weather and COVID-19 outbreaks, which have driven up energy prices and strained the world’s supply chains.

Since Congress initiated automatic annual COLAs in 1975, there have been three years in which benefits didn’t increase at all: 2010, 2011 and 2016. The single biggest increase, 14.3 percent, went into effect in January 1981.

Social Security is funded by a payroll tax of 12.4 percent on eligible wages — employees pay 6.2 percent and employers pay the other 6.2 percent (with self-employed workers paying the entire 12.4 percent). Next year, the maximum amount of wage earnings subject to the Social Security tax will increase to \$147,000 from \$142,800 in 2021. The money paid in by today’s workers goes to cover current benefits, with any excess going into the Social Security Trust Fund.

Because there are fewer workers relative to the growing number of Social Security beneficiaries, the Social Security system is facing increased stress. In their 2021 annual report, Social Security’s

Trustees estimated that if no legislative action is taken, the trust fund for retired workers and their survivors will run short of money in 2033. Even at that point, over three-quarters of benefits could still be paid out from incoming payroll taxes. A separate Trust Fund that pays disability benefits is projected to run short of money in 2057.

### Social Security and Medicare Part B premiums

Most Social Security recipients will see their COLA reduced by an increase in the cost of Medicare. Medicare Part B premiums, which cover physician visits and outpatient medical services, are typically deducted directly from Social Security benefit payments. The 2022 monthly premium for Medicare Part B recipients has yet to be announced; the standard premium in 2021 is \$148.50 per month. An increase of about \$10 is projected for 2022. “Given its importance to income security, policymakers should work together to ensure the long-term solvency and adequacy of Social Security and to protect the hard-earned benefits of millions of Americans and their families,” Jenkins says. “Congress must also complete ongoing work to protect seniors by reducing one of their fastest rising costs – high drug prices – and expanding access to needed dental, hearing and vision coverage in Medicare.”



# Hospice Month

## National Hospice Month *Memorial*

The Northern Utah Hospice Colation will join us  
Friday, Nov 5th at 11:00am  
to remember out loved ones with a ceremony

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# Adult Coloring

