

Cache County Senior Center

August 2022

Photo by Mike Bullock

Low Income Abatement/Homeowner's Tax Credit (Circuit Breaker):

The purpose of the low income abatement is to provide general property tax relief to older adult taxpayers who have income below statutorily mandated levels and who own their residence. UCA 59-2-1201. Any permanent resident providing their own financial support who is 66 years of age in the year of application or is a surviving spouse that meets the household income requirements may apply by filling out the Low Income Abatement and Homeowner's Tax Credit Application TC-90CY. All household members are subject to income verification! Annual Application Filing Deadline is September 1st. Applications must be turned in at the Auditor's Office. 179 North Main Suite 112. All applications require financial documents to verify eligibility

The deadline for filing all abatement applications is September 1st for the current tax year.

INCOME BASED TAX RELIEF SUPPORTING DOCUMENT HELP SHEET

OWNERSHIP VERIFICATION:

Copy of trust, if applicable. (If there have been changes since last year provide a new copy)

PRIOR YEAR INCOME VERIFICATION FROM ALL HOUSEHOLD MEMBERS

- ⇒ 2021 Federal tax return with ALL schedules
- ⇒ 1099 documents including but not limited to Social Security (SSA-1099)
- ⇒ October, November & December 2021 financial statements from ALL banking institutions

EXAMPLES OF HOUSEHOLD INCOME:

- | | |
|---|---|
| • Adjusted Gross Income per Federal Tax Return | • Wages, salaries, and other employee compensation |
| • Social Security, Medicare, Railroad Retirement, or Military Retirement | • Gross amount of annuities and trust income received |
| • Gross pension benefits (including Veterans Disability Compensation) | • Withdrawals and distributions from 401(k), 457, or IRA accounts |
| • Dividend and interest income including any nontaxable interest received | • Voluntary contributions to a tax-deferred retirement plan |
| • Capital gains excluded from Adjusted Gross Income | • Business and rent income: Rent % Business % |
| • Loss carry forwards and residential depreciation claimed on your Federal Tax Return | • Other income |
| • Welfare, Worker's Compensation, alimony, child support and strike benefits | • Income from other members of household |
| • Earned income credit and other credits claimed on your Federal Tax Return | |

NOTE: Applicants may be asked to provide

Cache County Clerk/Auditor
179 North Main, Suite 112
Logan, UT 84321
(435) 755-1706



Summer Recipe

I Found this recipe and had to share. With the days being sometimes unbearably hot this recipe is perfect for a day that we don't want to turn on the stove.—Giselle

Lighter, healthier and less carbs! We use Greek yogurt instead of mayonnaise and we top them into lettuce wraps instead of bread. LESS CALORIES yet same amazing taste. You won't notice a difference, except your smaller waistline!

INGREDIENTS:

- 3 slices bacon, diced
- 3 cups leftover rotisserie chicken
- 1/3 cup mayonnaise
- 1/4 cup 2% Greek yogurt
- 1 stalk celery, diced
- 1 green onion, thinly sliced
- 2 tablespoons chopped fresh basil leaves
- 2 tablespoons freshly squeezed lemon juice
- 2 teaspoons Dijon mustard
- Kosher salt and freshly ground black pepper, to taste
- 12 Romaine lettuce leaves
- 1 Roma tomato, diced
- 1 avocado, halved, peeled, seeded and diced

DIRECTIONS:

1. Heat a large skillet over medium high heat. Add bacon and cook until brown and crispy, about 6-8 minutes. Transfer to a paper towel-lined plate; set aside.
2. In a large bowl, combine chicken, mayonnaise, Greek yogurt, celery, green onion, basil, lemon juice and Dijon; season with salt and pepper, to taste.
3. To serve, spoon several tablespoons of the chicken mixture into the center of a lettuce leaf, taco-style, garnished with bacon, tomato and avocado, if desired.

<https://damndelicious.net/2018/02/04/chicken-salad-lettuce-wraps/>



**CHICKEN
SALAD
Lettuce
WRAPS**



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

What is improper billing?



I recently applied to the Medicare Savings Program and was enrolled in the QMB program. Can you explain improper billing and how it will affect me now?

-Henrik (Billings, MT)

Dear Henrik,

Congratulations on successfully enrolling in the QMB program. I am so glad you applied and will receive help paying your Medicare costs.

In Medicare, the term improper billing refers to a provider inappropriately billing a beneficiary for Medicare cost-sharing. Cost-sharing can include deductibles, coinsurance, and copayments. Federal law prohibits Medicare providers from billing people enrolled in the Qualified Medicare Beneficiary (QMB) program for any Medicare cost-sharing. This means that if you have QMB, Medicare providers should not bill you for Medicare copays or deductibles for any Medicare-covered services. *

If you have QMB and are enrolled in Original Medicare, you should not be billed for Medicare cost-sharing when receiving a Medicare-covered service from either:

A participating provider (one who takes assignment)

A non-participating provider If you have QMB and are enrolled in a Medicare Advantage Plan, you should not be billed for Medicare cost-sharing when receiving a plan-covered service from in-network providers, as long as you meet your plan's coverage rules, such as getting prior authorization to see certain specialists.

To protect yourself from improper billing, be aware that:

- Original Medicare and Medicare Advantage providers who do not accept Medicaid must still comply with improper billing protections and cannot bill you for Medicare cost-sharing.

- You keep your improper billing protections even when receiving care from Medicare providers in other states

(Note: You can be billed if you are enrolled in a Medicare Advantage Plan and see an out-of-network provider, or if you have Original Medicare and see an opt-out provider).

- You cannot choose to waive these protections and pay Medicare-cost sharing, and a provider cannot ask you to do this.

Remember that if you have QMB, the Medicare providers you see must accept Medicare payment and any QMB payment as the full payment for any Medicare-covered services you received. Providers who violate improper billing protections may be subject to penalties. If you are having issues with a provider who continually attempts to bill you, or if you have unpaid cost-sharing bills that have been sent to collection agencies, call 1-800-MEDICARE or contact your Medicare Advantage Plan.

*Note: Some states may impose Medicaid copays for certain Medicare-covered services. Medicare and Medicaid should pay the majority of the cost, leaving you a smaller copay. Contact your local Medicaid office to learn more about Medicaid copays in your state.

-Marci

Commodities– August 16 12:45pm-3:00pm

New Classes

**Dealing with Dementia Workshop
August 18th 10:30 am-3:00 pm**



**Cooking Class for Spanish Speaking
Clients-Mejore Su Salud
Starting Tuesdays August 10th-31st**



Out to Lunch Bunch | Field Trip

**Out to Lunch Bunch
is visiting...**

**CAFÉ
ZUPAS**

Café Zupas in Logan
Tuesday, August 23rd

Leaving the center at 11:30am
\$2 bus fee | RSVP at 435-755-1720

**We're GOING
AGAIN!!!!**

Join us for
CANOEING

around Cutler Marsh with
Common Ground Outdoor Adventures

**August 18th
leaving Senior Center at
9:30am**

\$3 BUS FEE
\$5 ACTIVITY FEE

**SACK LUNCH PROVIDED \$3.00 DONATION
RSVP IN ADVANCE: 435-755-1720 OR SIGN
UP AT THE FRONT DESK**



**SUPPORT THE
ADVERTISERS**
*that Support
our Community!*



August 2022

Monday	Tuesday	Wednesday
<p>1 <i>World Wide Web Day</i></p> <p>9:30 Walking Group 9:30 Mindful Yoga 11:00 Bingo 12:30 Jeopardy 1:00 Technology Class: <i>The Internet and the World Wide Web</i></p>	<p>2 <i>Coloring Book Day</i></p> <p>9:00 Adult Coloring 1:00 Movie: <i>Won't You Be My Neighbor?</i> (2018)</p>	<p>3 <i>Watermelon Day</i></p> <p>12:10 Watermelon Eating Contest</p> 
<p>8</p> <p>9:30 Walking Group 9:30 Mindful Yoga 11:00 Bingo 12:10 Lunch & Learn: Nutrition with Jenna, USU Extension 12:30 Jeopardy 1:00 Cooking Demo with Jenna</p>	<p>9</p> <p>11:00 Craft (\$1) 1:00 Movie: <i>Wonder Woman</i> (2017)</p>	<p>10</p> <p>10:30 Cooking Class in Spanish-<i>Mejore Su Salud</i> (1 of 4) 1:00 Technology Class: <i>Online Grocery Shopping</i></p>
<p>15</p> <p>9:30 Walking Group 9:30 Mindful Yoga 11:00 Music Bingo 12:30 Jeopardy</p>	<p>16</p> <p>12:10 Lunch & Learn: Science and the Future, Patrick Belmont 12:45-3:00 Commodities 1:00 Movie: <i>My Big Fat Greek Wedding</i> (2002)</p>	<p>17</p> <p>10:00 Poker 10:30 Cooking Class in Spanish -<i>Mejore Su Salud</i> (2 of 4)</p>
<p>22</p> <p>9:30 Walking Group 9:30 Mindful Yoga 11:00 Bingo 12:30 Jeopardy</p> 	<p>23</p> <p>11:30 Out to Lunch Bunch: Café Zupas 1:00 Movie: <i>Butch Cassidy and the Sundance Kid</i> (1969) 1:00 Stepping On (1 of 6)</p>	<p>24</p> <p>10:30 Cooking Class in Spanish-<i>Mejore Su Salud</i> (3 of 4) 1:00 Scrabble game</p>
<p>29</p> <p>9:30 Walking Group 9:30 Mindful Yoga 11:00 Bingo 12:30 Jeopardy</p>	<p>30</p> <p>11:00 Breakfast Club: TimeSlips 1:00 Movie: <i>Elvis</i> (2022) 1:00 Stepping On (2 of 6)</p>	<p>31</p> <p>10:30 Cooking Class in Spanish <i>Mejore Su Salud</i> (4 of 4) 1:00 Origami (\$1) 2:00 Book Club: <i>Unbroken</i> by Laura Hillenbrand</p>

August 2022

Thursday	Friday
<p>4 <i>Chocolate Chip Cookie Day</i></p> <p>11:15 Card-making with Brenda 12:45 TED Talk: <i>The power of vulnerability</i> 1:15p Cooking Class: Chocolate Chip Cookie Bars</p>	<p>5</p> <p>9:00-3:00 Open Sewing 11:00 Blood Pressure 12:10 Lunch Music: Ted Maybury (guitar: folk/rock) 1:00 Technology Assistance</p>
<p>11 <i>Perseid Meteor Shower</i></p> <p>12:10 Lunch & Learn: Astronomy, Bruce Horrocks 12:45 TED Talk: <i>The danger of a single story</i> 1:00 Wii Bowling</p>	<p>12</p> <p>10:00 Paint with Peg: Starry Night 10:00 Sewing: Quilt Block of the Month (\$2) 1:00 Technology Assistance</p>
<p>18</p> <p>9:30 Field Trip: Canoeing Cutler Marsh (\$8; see pg. 5)</p>	<p>19</p> <p>11:00 Blood Pressure 1:00 Technology Assistance</p> 
<p>25</p> <p>12:30 Craft and Chit Chat (\$1)</p> 	<p>26</p> <p>10:00 Sewing: Project of the Month (\$2) 1:00 Technology Assistance</p>

Daily Activities

Every Day

8:30 Computers Available
8:30 Fitness Room
8:30 Library
8:30 Pool Room
8:30 Quilting

Monday

9:30 Walking Group
9:30 Mindful Yoga
11:00 Bingo
12:30 Jeopardy
1:00 Tai Chi

Tuesday

8:30 Ceramics
10:30 Tai Chi
11:00 Creative Writing
12:30 Mahjong
1:00 Movie

Wednesday

12:15 Bridge
1:00 Tai Chi

Thursday

8:30 Ceramics
10:00 Bingocize
11:00 Chair Yoga
2:30 Clogging

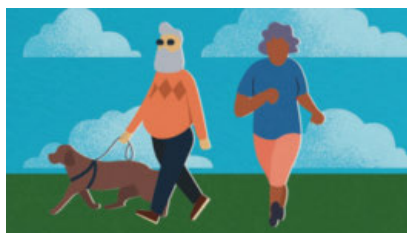
Friday

10:00 Painting Group
1:00 Tai Chi
1:00 Technology Assistance
2:15 Mindfulness Group

Want to Take Care of Your Brain? Take a Walk

New research suggests walking can promote positive changes in white matter in older adults.

By Becky Upham
July 19, 2021



By around age 30, your body naturally begins to lose muscle mass and bone density, and at around age 40, your brain

begins to lose volume to the tune of around 5 percent every decade. Some research suggests that our working memory — the ability to hold on to a piece of information like a password or street name — starts to decline in our thirties, according to BrainFacts.org.

But a new study from Colorado State University suggests that you may be able to turn back the tide of aging, at least when it comes to your brain. The study, published online June 24 in *Neuroimage*, found that participants who completed six months of regular brisk walks experienced better cardiovascular fitness and improvements in white matter and memory compared with people who practiced stretching and balance exercises for the same amount of time.

Can Exercise Help Prevent Dementia or Memory Loss?

Although this study isn't the first to show that physical activity slows cognitive decline and even promotes positive changes in the brain (called neural plasticity), most of those studies, per a review published in December 2020 in *Neural Plasticity*, looked at gray matter, which makes up the outer layer of the brain and has a high concentration of neurons.

This new research focused on a less studied part of the brain called white matter, which is found in the deeper tissues of the brain and contains nerve fibers, which are extensions of neurons, according to MedlinePlus. Both white and gray matter are necessary for normal brain function.

It may be helpful to think of gray and white matter in

terms of electricity, says Andrea Mendez Colmenares, a cognitive neuroscience PhD student at Colorado State University in Fort Collins, Colorado, and the lead author of the new study. “The light bulb is the gray matter, and all the internal electrical wires connecting it in your house are the white matter,” she explains.

Because white matter has been shown to degenerate in both healthy aging and dementia, it's crucial to determine whether or not that process can be slowed or even reversed, according to the authors. Given the proven benefits of aerobic exercise on cognitive function, researchers decided to investigate if physical activity could promote positive changes in white matter.

Walking Was Associated With Improvements in White Matter, Memory

The study included a total of 247 participants who were older than 60, 68 percent female, and inactive but otherwise healthy adults with no history of neurological issues, such as dementia or stroke. Baseline measures on memory, processing skills, and cardiorespiratory fitness were taken at the start of the study, along with a special MRI brain scan to measure the health and function of white matter.

Participants were placed into groups and met three times a week for six months, with one group gathering for brisk 40-minute walks, one that participated in supervised stretching and balance training, and one that learned and practiced choreographed dances. At the end of the intervention, the brain tests and imaging were repeated.

Researchers found that the walkers and dancers had better overall cardiovascular health after six months of regular activity. While both groups had evidence of positive changes in the white matter, those changes were more prevalent among the walkers. MRI images revealed that certain parts of the brain appeared larger, and tissue lesions (a sign of damage to the brain) had shrunk. In the control group, there was a decline in white matter health.

Continued on page 9

Health and Wellness

“We think these findings are important because the regions we observed are sometimes vulnerable to aging or dementia. This tells us that the white matter is malleable, and even in regions that are susceptible to aging or disease you can still see a response to an exercise intervention,” says Colmenares.

The walking group was the only group where the changes in white matter were associated with better memory. It’s unclear why the dancers didn’t have those same improvements, though it could be because they were receiving instruction and not moving as vigorously during their sessions, according to the authors. This may mean that the effects of aerobic exercise were a primary driver of the white matter benefits.

One thing that sets this study apart is that it was a randomized controlled trial rather than an observational study, says Colmenares. Most trials that study the effects of exercise rely on participants reporting on the activities they are already doing, which can make the findings less reliable. “We actually performed an exercise intervention where these people came to walk, dance, or do balance training in a controlled environment,” she says.

What’s Good for Your Heart Is Good for Your Brain

This study wasn’t set up to discover why walking is good for white matter, but it is probably due to a combination of factors, says Colmenares. “Regular exercise that gets the heart beating faster is good for your heart, and what’s good for the heart is good for the brain,” she says.

Exercise can increase oxygen and blood flow to all parts of the body, including the brain, she explains. “This can improve blood pressure, which is important; high blood pressure is one of the most important risk factors for dementia and neurological disease,” she says. Regular physical activity is also associated with improved sleep and decreased stress, which could also have a positive impact on the brain, says Colmenares.

<https://www.everydayhealth.com/senior-health/want-to-take-care-of-your-brain-take-a-walk/>

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August 2022

Monday	Tuesday	Wednesday	Thursday	Friday
1 Loaded Baked Potato Steamed Broccoli Mandarin Oranges	2 Poppy Seed Chicken Rice Pilaf Malibu Blend Vegetables Diced Watermelon	3 Ham and Peas Pasta w/ Garlic Parmesan Cream Sauce Roasted Vegetables Fresh Fruit 	4 Chicken Nuggets Mac and Cheese Glazed Carrots Sliced Apples	5 Grilled Cheese Sandwich Garden Tomato Soup Spiced Peaches California Blend Vegetables
8 Breakfast Bake Crispy Bacon Spiced Apple Sauce V8	9 Chicken Sandwich Grape Salad Broccoli Salad Chips	10 Corned Beef Cottage Pie Green Beans Peaches	11 Chicken Noodle Soup Cascade Vegetables Mixed Fresh Fruit	12 Sloppy Joes Cole Slaw Watermelon Chips
15 BBQ Chicken Pizza Carrot Salad Ambrosia Salad	16 Sheppard's Pie Mixed Vegetables Peaches	17 Goulash Roasted Zucchini Mixed Fruit Chips	18 Hamburger w/ Fix n's Mediterranean Chick Pea Salad Mixed Fruit Chips	19 Beef Stew Peas & Carrots Sliced Oranges Wheat Bread 
22 Hawaiian Haystacks Buttered Peas Mandarin Oranges	23 Belgian Waffle w/ Strawberry Glaze Sausage Pattie Hash Browns Strawberry Parfait V8	24 Club Sandwich Carrots w/ Ranch Dip Fruit Salad 	25 Sweet Pork Salad w/ Brown Rice & Blk. Beans Watermelon	26 Chicken Pasta Salad Italian Vegetables Peaches Bread Stick
29 Corn Dog Potato Salad Tropical Fruit Salad Peas and Carrots	30 Hard Shell Beef Tacos Buttered Corn Apple Salad	31 Egg Salad Sandwich Three bean Salad Apricots Lays Chips	<p>For those 60+ and their spouse the suggested donation is \$3.00. Please call in by 3:00pm the day before.</p> <p>The full cost of the meal is \$7.50 for those under age 60. Please pay at the front desk to receive your meal.</p> <p>Menu is subject to change.</p>	

Are you a FAMILY CAREGIVER?



Rosalynn Carter
INSTITUTE
FOR CAREGIVING

Cache County
Senior Center

DATE:

August 18th 2022

TIME:

10:00am - 3:00pm with
12:00pm-1:00pm:
Lunch Break

PLACE:

Cache County Senior
Center: 240 N 100 E
Logan

Sign up today for your **FREE**
Dealing with Dementia Workshop

DO YOU NEED HELP IN THESE AREAS?

- ◇ Understanding Dementia
- ◇ Managing Problem Behaviors
- ◇ Handling Stress
- ◇ Finding Time for You



"I wish this guide and training had been available when I was caring for my mother with vascular dementia. Following the suggestions in this guide book will make a BIG difference for the caregiver and the person receiving care." ~ Family Caregiver

PRE-REGISTRATION IS REQUIRED. To reserve your spot, please contact:

Front Desk to RSVP 435-755-1720 |

**Seating is limited to 10 individuals*

Events/Activities

Join us on August 23rd at 1:00 for

STEPPING ON

Covering a range of issues:

- including falls and risk
- strength and balance exercises
- home hazards
- safe footwear
- vision and falls
- safety in public places
- community mobility
- coping after a fall
- and understanding how to initiate a medication review

If you or someone you know would benefit from this FREE 6 week class RSVP today by calling 435-755-1720 or stopping by the Cache County Senior Center 240 North 100 East, Logan UT 84321



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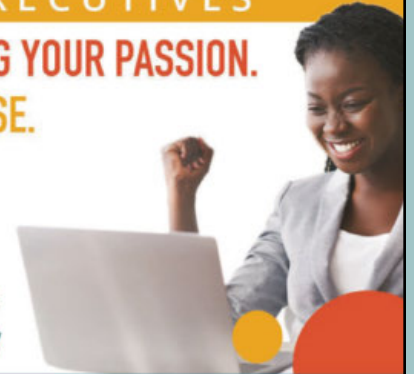


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Fraud

Denying offers like genetic tests, cardio genetic tests, back braces, etc., over the phone from unsolicited calls is a great way to protect your Medicare information. Unfortunately, it might not be enough. Be sure to review your Medicare statements for telehealth visits you don't think should be there as scammers are now billing Medicare beneficiaries as if these calls were medical appointments. If you aren't sure how to read your Medicare statements : Medicare statements outline payments made on a beneficiary's behalf for Medicare covered services. There are two primary types of statements received by Medicare beneficiaries: Medicare Summary Notices (MSNs) and Explanations of Benefits (EOBs).

- Beneficiaries enrolled in Original Medicare receive MSNs.
- Beneficiaries enrolled in Medicare Advantage (Part C) plans receive EOBs.
- Beneficiaries enrolled in Medicare prescription drug (Part D) plans receive EOBs.

MSNs and EOBs explain:

- What the health care provider billed for
- The amount approved by Medicare for payment
- How much Medicare paid
- What the beneficiary may be billed for

Detect Potential Fraud, Errors, or Abuse

- Review yours or your loved ones' Medicare statements as soon as they arrive to ensure all of the services listed were actually received.
- Keep a record of medical visits, tests, receipts for services, and equipment received. A My Health Care Tracker, available from your local SMP, can help you keep a record of these services.
- Compare your statements to your receipts, records, and My Health Care Tracker. If you notice any mistakes, or have questions, call your provider or plan with your questions. If you still have questions or need further help, contact your local SMP (select your state on the left and click "search").
- Medicare's Medicare.gov website allows beneficiaries in Original Medicare to log into (or create) a secure Medicare account to view their most recent MSNs, track claims made on their behalf, and check payment status. Creating a free, secure account with Medicare allows you to review all bills processed within the past 36 months.



Even when you say "no" to a caller offering something "free," they may still bill Medicare for a telehealth visit.

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

Watch your Medicare statements to be sure you weren't!

Call the SMP if you were.

877.808.2468
SMPRESOURCE.ORG
SUPPORTED BY GRANT # H04R0002 FROM ACL

Events/Activities

New Class

Open Sew!

Friday August 5th

First Friday of every month
from 9am to 3pm

Bring your projects and
sew the day away in our
new open sew class with
volunteer Bethann



MEJORE SU SALUD. Clases de Nutrición ofrecidas a través del servicio de Extensión de la Universidad Estatal de Utah (USU EXTENTION)
Instructora ANNY GALVIN
Lugar: Senior Center, Logan
Hora: 10:30 am
Fecha: Agosto 10, 17, 24, 31

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Cache County Senior Center, Logan, UT

F 4C 05-1038

Adult Coloring

