



Recipe

3 Ingredient Strawberry Cake

Ingredients

16 ounce box angel food cake mix (Just the powder.
Do not add water, eggs, oil, or anything else)
21 ounce can strawberry pie filling
2 teaspoons vanilla extract (optional) powdered sugar, for dusting

Instructions

Preheat oven to 350 degrees F. Coat a 9x13 baking pan with nonstick spray.

Add all the ingredients to a mixing bowl and combine until incorporated and smooth - don't over mix.

Pour batter into prepared pan in an even layer.

Bake for about 30 minutes or until slightly golden and a tester comes out clean.

Let cool completely, then lightly dust with powdered sugar, if desired. Cut into squares and enjoy!





June 18: Commodities from 12:45 pm-3:00 pm

June 17: Closed for Federal Holiday: Juneteenth

Are you new to the area and want to learn more about the Senior Center?

Join us Monday through Friday from 2:00 pm to 3:00 pm and we will have someone take you on a tour of the center and share with you all the events that we have planned.

The tours provide a fantastic opportunity for newcomers to learn about our facility, learn about our programs, and discover the many ways in which you can get involved and enrich your life.

Tour times are:

M-F: 2:00 pm—3:00 pm

Resources

Transportation Vouchers

Clients can be reimbursed for travel costs to doctor appts., to social service programs, like the Senior Center, and or other medical care. If you are 60 you automatically qualify. 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.

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 \$1,903.00 a month (\$2,575 for married couples), and your assets are below \$16,660 (\$33,240 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

VA Benefit Program

A representative from the VA will assist you with all of your benefit needs. Please call Shanna Andersen at 435-713-1460.



Do you have documents that need to be shredded? The SHRED TRUCK will be here on June 26th from 11:00 am- 1:00 pm

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The Top 5 Financial Scams Targeting Older Adults

In the five-year period ending Dec. 31, 2020, the U.S. Senate Special Committee on Aging Fraud Hotline received more than 8,000 complaints nationwide.

The five scams outlined below made up more than 65% of these complaints.

1. Government impersonation scams

In government impersonation scams (also known as government imposter scams), scammers call unsuspecting older adults and pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare. They may say the person has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the person doesn't provide personal identifying information. This information can then be used to commit identity theft.

According to the IC3, people age 60 and older lost more than \$724 million to government impersonation scams and tech support scams originating from call centers in 2022. This is more losses than all the other age groups combined.

Government imposters may demand specific forms of payment, such as a prepaid debit card, cash, or wire transfer. Using special technology, they often "spoof" the actual phone number of a government agency or call from the same ZIP code (202 for Washington, D.C., for example). This can trick some people into thinking the caller is from a valid source.

2. Sweepstakes and lottery scams

The sweepstakes scam is one many people are familiar with. Here, scammers call an older adult to tell them they've won a lottery or prize of some kind. If they want to claim their winnings, the older adult must send money, cash, or gift cards up front—sometimes thousands of dollars' worth—to cover supposed taxes and processing fees. Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their targets. Of course, no prize is ever delivered. Sometimes, fraudsters are able to convince the older adult to send even more money by telling them their winnings will arrive soon. Many continue to call people for months and even years after defrauding them out of an initial sum of money.

3. Robocalls and phone scams

Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world. While there are legal uses for this technology, robocalls can also be used to carry out a variety of scams on trusting older adults who answer the phone. Some robocalls may claim that a warranty is expiring on the person's car or electronic device, and payment is needed to renew it. Like with government impersonation calls, scammers often spoof the number from which they're calling to make it appear as if the call is from a reputed organization.

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.

Yet another popular phone scam is the "impending lawsuit" scam. In this case, someone receives an urgent, frightening call from someone claiming to be from a government or law enforcement agency (like the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested for some made-up offense.

4. Computer tech support scams

Technical support scams prey on older people's lack of knowledge about computers and cybersecurity. A popup message or blank screen usually appears on a computer or phone, telling the user their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired.

"Tech support fraud is increasingly common and targets some of the most vulnerable individuals. Above all, remember that whether it's a phone call or a website, legitimate tech support won't ever proactively seek you out to fix an issue," said Emma McGowan, a privacy and Security expert at Avast.

Continued on Pg. 8

Lunch Series | Tuesday Movies

June 2024

Lunch & Learn Series & Entertainment

Unless otherwise specified, these start at 12:10 pm in the cafeteria

- · Jun 6: Music by Steve Kehler
- Jun 10: Nutrition w/ Jenna/USU Extension- Cooking Demo at 1:00 pm
- Jun 18: Mindfulness in Movement/ Pilates - Emerald Green Studio
- Jun 25: Romance Scams Nella Hansen, author
- Jun 26: What to Know About the Ocean - Ann Knowlton



Jun 04: *Dune: Part Two* (2024, PG-13, 2h 46m)

Jun 11: *The Karate Kid* (1984, PG, 2h 06m)

Jun 18: Seven Brides for Seven Brothers (1954, G, 1h 42m)

Jun 21 @ 6pm: Godzilla x Kong: The New Empire (2024, PG-13, 1h 55m)

Jun 25: The Hunt for Red October (1990, PG, 2h 15m)





June 2024



Tuesday

Wednesday



3

9:00 Game: Hand and Foot 10:00 Beginner Ukulele Class 11:00 Bingo 1:00 Summer Citizen Ukulele Class

2:00 Knitting Group

4

10:00 Walk with Ease (1 of 6) 1:00 Movie: Dune: Part 2

5

11:00 Horseshoe **Tournament**

11:00 Beginning Spanish

10

10:00 Beginner Ukulele Class 11:00 Music Bingo 12:10 L&L: Nutrition with Jenna 1:00 Cooking Demo with Jenna 1:00 Summer Citizen Ukulele Class

9:00 Game: Hand and Foot

11

10:00 Walk with Ease (2 of 6) 11:00 Cooking Class (\$2) 1:00 Movie: The Karate Kid

12

9:30 Field Trip: Pickleball (\$2)

11:00 Beginning Spanish 1:00 Tech Class: Intro to Online Shopping & Banking

17

Closed in Observance of Juneteenth



18

10:00 Walk with Ease (3 of 6) 12:10 L&L: Mindfulness in Movement. Emerald Green 12:45 Commodities

1:00 Movie: Seven Brides for Seven Brothers

19

11:00 Line Dancing 11:00 Beginning Spanish 1:00 Bobbin Lace Group 1:00 Bridge 1:00 Tai Chi

24

9:00 Game: Hand and Foot 10:00 Beginner Ukulele Class 11:00 Bingo

1:00 Medicare 101

1:00 Summer Citizen Ukulele Class

25

10:00 Walk with Ease (4 of 6) 12:10 L&L: Romance Scams/ Nella Hansen

1:00 Movie: The Hunt for Red October

26

11:00 Croquet Tournament

11:00 Beginning Spanish 11:00-1:00: Shred Truck 12:10 L&L: The Ocean 2:00 Book Club: The Bov Who Harnessed the Wind

June 2024

Thursday	Friday	Daily Activities	
		8:30-2:30 Computers 8:30 Fitness Room 8:30 Library 12:00-1:00 Lunch 8:30 Pool Tables 8:30-2:30 Quilting 2:00-3:00 Tours	
6 11:15 Card-making w/ Brenda 12:10 Music by Steven Kehler 1:00 Game: Dungeons & Dragons	7 10:30 Sewing (4 of 6) 11:00 Stretches and Strength Training 11:00 Out to Lunch Bunch: Maddox Ranch House (\$7) 11:00 Blood Pressure	Monday 11:00 Bingo 12:30 Jeopardy 1:00 Coloring Group 1:00 Tai Chi Tuesday 8:30 Ceramics 10:30 Tai Chi 10:30 Writers Group	
13 10:00 Field Trip: Poppies in Mantua (\$7)	14 Flag Day 10:30 Sewing (5 of 6) 11:00 Stretches and Strength Training 11:00 Music-making with Boomwhackers 12:10 Ice Cream Bar for Father's Day	11:00 Socialization & Mind Fitness 12:30 Mahjong 1:00 Movie Wednesday 11:00 Line Dancing 1:00 Bobbin Lace Group 1:00 Bridge 1:00 Tai Chi Thursday 8:30 Ceramics 10:00 Bingocize 10:30 Sit N Be Fit 11:00 Chair Yoga 12:30 Mahjong Friday 10:00 Painting	
20 Summer Solstice 9:30 Field Trip: Pickleball (\$2) 10:45 Poker 1:00 Game: Dungeons & Dragons	9:30 Field Trip: Nature Hike: Stokes Nature Center (\$3) 10:30 Sewing (6 of 6) 11:00 Stretches and Strength Training 11:00 Blood Pressure 6:00 Evening Movie: Godzilla x Kong: The New Empire (2024)		
9:00 Field Trip: Ogden Botanical Garden & Ogden Station (\$15) 12:30 Craft and Chit Chat (\$3)	28 10:30 Open Sewing (\$2) 11:00 Stretches and Strength Training	10:00 Painting 10:30 Sewing 11:00 Board/Card Games 1:00 Tai Chi 1:00 Tech Assistance 2:15 Mindfulness Group	

The Top 5 Financial Scams Targeting Older Adults

Behind the numbers are real people who have endured devastating losses at the hands of cybercriminals. In 2021, a man from Illinois lost his life savings to scammers pretending to be an employee of a known antivirus company. Under the guise of giving the man a refund for unused software, these scam artists gained remote access to his bank account and home equity line of credit. They ultimately made away with nearly \$200,000—money that was never recovered.

5. The grandparent scam

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers call a would-be grandparent and say something along the lines of: "Hi, Grandma, do you know who this is?" When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust. The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may beg the grandparent not to tell anyone. Since fraudsters often ask to be paid via gift cards or money transfer, which don't always require identification to collect, the older adult may have no way of ever recovering their money.

In other versions of this scam, the caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They then use high-pressure tactics that play on the emotions of the person they've called to get them to send cash as quickly as possible. There are even reports of scammers showing up at older adults' homes, posing as a "courier" to pick up the money.

Other popular scams targeting older adults

Romance scams

As more people turn to online dating, con artists are seizing the opportunity. Romance scammers create elaborate fake profiles, often on social media, and exploit older adults' loneliness to get money. In some cases, these scammers may be (or pretend to be) overseas. They may request money to pay for visas, medical emergencies, and travel expenses to come visit the U.S. Since they tend to drag on for a long time, romance scams (also called sweetheart scams) can bilk an older person out of substantial funds. The FTC found that 2022 alone, nearly 70,000 people reported a romance scam, with reported losses reaching \$1.3 billion.

Business imposter scams

The FTC has found this type of scam takes a heavy financial toll on consumers age 60 and older. Imposter scammers pretend to be from a business or a charity. As described on USA.gov, business imposters "want you to trust them so they can steal your personal information and money."

Like government imposter scammers, business imposter scammers can use caller ID to trick someone into thinking they are getting an official business call. These fraudsters will try to convince someone to send money or a gift card or share personal information.

Investment scams

This type of scam involves the illegal or alleged sale of financial instruments that typically offer low risk and guaranteed returns. The use of cryptocurrency (digital assets, such as Bitcoin) is common in investment scams. Cryptocurrency investment fraud losses rose from \$907 million in 2021 to \$2.57 billion in 2022—a massive increase of 183%.

Medicare and health insurance scams

Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, making the program a prime tool for fraud. In Medicare scams, con artists may pose as a Medicare representative to get older adults to share their personal information. Scammers might also provide bogus services for older people at makeshift mobile clinics, then bill Medicare and pocket the money. Medicare scams often follow the latest trends in medical research, such as genetic testing.

Internet and email fraud

The slower rate of technology adoption among some older people makes them easier targets for internet and email scams. Pop-up browser windows that look like anti-virus software can fool users into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that exposes information on the user's computer to scammers. Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) makes older adults especially vulnerable to such traps.

Continued on Pg. 12

Field Trips

OGDEN FIELD TRII



Out to Lunch: Maddox Ranch House

Jun 07 @ 11:00am | \$7



TRIPS

Pickleball (two trips!)

Jun 12 @ 9:30am | \$2 Jun 20 @ 9:30am | \$2



Poppies in Mantua

Jun 13 @ 10:00am | \$7



Hike: Stokes Nature Center

Jun 21 @ 9:30am | \$3

Sign up at the front desk



Ogden Botanical Garden

No entrance fee



Ogden Station

Museums | \$3 entrance fee



Lunch: Yu's Maple Garden Chinese Restaurant

Buy your own lunch

27 Jun @ 9:00am

\$15 bus fee | Sign up at front desk

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Menu

Monday	Tuesday	Wednesday	Thursday	Friday
suggested donat to call in by 3: The full cost of th under age 60. Ple	and their spouse the ion is \$4.00. Don't for 00 p.m. the day before the meal is \$12.00 for the ase pay at the front deive your meal.	get e. nose		
3 Chef's Choice	4 Tuscan Chicken Couscous Sautéed Zucchini Fresh Fruit	5 Tater Tot Casserole Peas & Carrots Pears	6 Hot Dogs Beetroot Salad Honeydew Chips Strawberry Delight	7 Caesar Chicken Salad Fruit Cup Cookie
BBQ Sandwich 3 Bean Salad Oranges Chips	Shells W/Mushroom Marinara Italian Veggies Pears Garlic Bread	Spinach Mushroom Feta Quiche Mixed Fruit V8	Bang Bang Salmon White Rice Cucumber Dill Salad Tropical Fruit	Hamburger w/ Fix'ns Potato Salad Watermelon Frozen S'mores Happy Father's Day
Closed in observance of Juneteenth	Meatloaf Au gratin Potatoes Peas & Carrots Apple Salad w/ Caramel Drizzle	Chef's Choice	20 Pineapple Pork Chop Rice Pilaf Broccoli & Cauliflower Bake Grape Salad	Broccoli Cheese Casserole w/ Ham Mandarin Oranges & Pineapple Mixed Veggies Wheat Roll
24 Pineapple Chicken Brown Rice Korean Carrot Salad Mandarin Oranges	BBQ Riblets Mac & Cheese Cole Slaw Melon Cookie	26 Chef's Choice	Beef Tips and Gravy Mashed Potatoes Tropical Fruit Green Beans	28 Berry Cheesecake Croissants Mixed Fruit V8

New Center Activities

Walk with Ease

A walking group for older adults

10:00am Tuesdays at the Cache County Senior Center (240 N 100 E, Logan)

New 6-week class starting Jun 4th!



Our goal: Walk the length of Yellowstone

RSVP at the front desk (it's free!)



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Phishing emails and text messages may appear to be from a well-known bank, credit card company, or online store. They request an older adult's personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the older adult to update their credit card info. Then, they use that information to steal money or more personal information. Find out how to protect yourself against phishing scams.

What to do if you think you've been scammed

Scams are specially designed to catch us off guard, and they can happen to anyone. There's nothing to be ashamed of if you think it's happened to you. Keep handy the phone numbers of resources that can help, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services.

"It's a heartbreaking fact that scams have wiped out people's retirement savings," said Lois Greisman, Associate Director, Division of Marketing Practices at the FTC. "If a business, government agency, or even a grandchild in need contacts you, it's critical to check who you're really dealing with. Never panic or react quickly. Contact them at a number you know is real to verify."

To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website at https://eldercare.acl.gov/Public/Index.aspx



Caregiver Support

CAREGIVER SUPPORT PROGRAM

Aimed at preventing caregiver burnout Caregivers are faced with a host of new responsibilities, many of which are unfamiliar, intimidating, and can ultimately create caregiver burnout. The Caregiver Support Program provides assistance and support to family caregivers. The Caregiver Support group is held every Tuesday at 1:00 over zoom. Please contact Aging Services at 435-713-1467 for more information.

Qualifications for Program:

Caregiver or care receiver must be 55 years of age or older

Caregiver must reside with care receiver

Caregiver and care receiver must meet stress and need for assistance requirements assessed by professional risk assessment

This program is a one year, one time use program

Services Provided:

Links to community information and resources

Assistance with navigating the maze of government and community services

Education concerning immediate and long term needs, including remedies to alleviate stress

Caregiver Support Group meetings

Family Care Plan conferences

Short-term respite care

Free Caregiver Guidebook available

To arrange an intake appointment, kindly reach us at 435-713-1467

Events



SHIP counselor Colby will discuss what Medicare is, the choices you have, tips to prevent fraud and answer

your questions.







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833-287-3502



Dear Marci- Medicare



Dear Marci. My wife is a U.S. Postal Service employee, and we are both covered under her Federal **Employee Health** Benefits. She was told that our health benefits will change in 2025. What B as of 1/1/2025 must can we expect?

-Luca (Fish Creek, WI)

Dear Luca,

Yes! There are indeed some changes coming in 2025, and you might've received an eligibility letter about it earlier this year. A new program called the Postal Service Health Benefits (PSHB) program will be offering health insurance to eligible Postal Service employees, retirees, and their eligible family members. PSHB will replace your current FEHB coverage beginning January 1, 2025. It'll be the only health benefits program available through the Postal Service to employees, retirees, and their eligible family members.

Here's what you need to

Some eligible members will have to enroll in Medicare to keep their **PSHB**:

*Active employees that

are under the age of 64 (as of 12/31/24) and are participating in FEHB as of 12/31/24

*Covered family members of retirees when the primary PSHB enrollee is enrolled in Medicare Part B

Note: Those who are enrolled in Medicare Part remain enrolled in order to continue participating in the PSHB program.

Some eligible members do not have to enroll in Medicare:

*Retirees who retired on or before 12/31/24 and who are participating in FEHB as of 12/31/24. *Covered family members of retirees who are participating in FEHB as of 12/31/24 (unless the primary PSHB enrollee is enrolled in Medicare Part B. see above list) *Active employees age

64 or older (as of 12/31/24) who are participating in FEHB as of 12/31/24

Some retirees eligible for PSHB might still wish to enroll in Medicare as they transition from FEHB to PSHB.

Even though it isn't required, enrolling in Medicare Part B may reduce a retiree's overall health care **MEDICARE** costs.

Dear Marci- Medicare



Querida Marci, Mi esposa es empleada del Servicio Postal de los EE. UU. y ambos estamos cubiertos por sus Beneficios de Salud para Empleados Federales. Le dijeron que nuestros beneficios para la salud cambiarán en 2025. ¿Qué podemos esperar? -Luca (Fish Creek,

Wisconsin) Querido Lucas.

¡Sí! De hecho, se producirán algunos cambios en 2025 y es posible que haya recibido una carta de elegibilidad al respecto a Familiares cubiertos de principios de este año. Un nuevo programa llamado Beneficios de Salud del Servicio Postal

(PSHB) ofrecerá seguro médico a los empleados, jubilados y familiares elegibles del Servicio Postal. PSHB reemplazará su cobertura FEHB actual a partir del 1 de enero de 2025. Será el único programa de beneficios de salud disponible a través del Servicio Postal para empleados, jubilados y sus familiares Aunque no es elegibles. Esto es lo que necesita saber:

Algunos miembros elegibles deberán inscribirse en Medicare para conservar su PSHB:

Empleados activos menores de 64 años (al 31/12/24) y que participan en FEHB al

31/12/24

Familiares cubiertos de jubilados cuando el afiliado principal de PSHB está inscrito en Parte B de Medicare Nota: Aquellos que están inscritos en la Parte B de Medicare a partir del 1/1/2025 deben permanecer inscritos para poder continuar participando en el programa PSHB. Algunos miembros elegibles no tienen que inscribirse en Medicare: Jubilados que se jubilaron el 31/12/24 o antes y que estén participando en FEHB al 31/12/24.

jubilados que participan en FEHB al 31/12/24 (a menos que el afiliado principal de PSHB esté inscrito en la Parte B de Medicare, consulte la lista anterior) Empleados activos de 64 años o más (al 31/12/24) que participan en FEHB al 31/12/24 Es posible que algunos iubilados elegibles para PSHB aún deseen inscribirse en Medicare durante la transición de FEHB a PSHB. obligatorio, inscribirse en la Parte B de Medicare puede reducir los costos



generales de atención

médica de un jubilado.

New Class

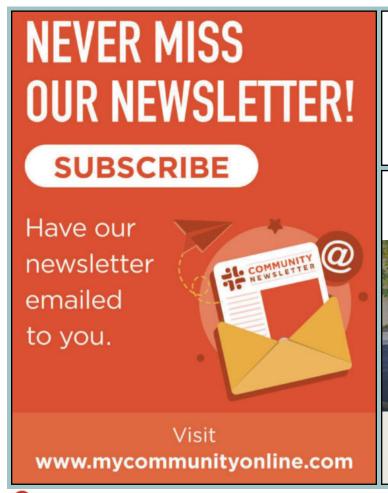
Summer Citizens Book Club

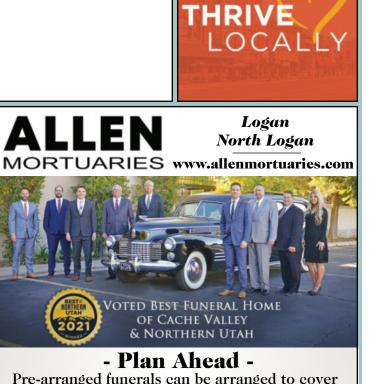
WE WILL BE READING

The Tattooist of Auschwitz

A book club just for Summer Citizens!
Pick up your book on Thursday, June 13th from Colby.
Only 8 copies are available. First come, first serve.
We will meet to discuss the book on Tuesday, July 16th at 1:00 PM
(must return the book or pay a \$15.00 fine)







funeral costs so that no financial burden remains.

For a free consultation, call (435) 752-3245

Activities

Please fill out this activity sheet prior to paying for activities. This will help us tremendously as we process receipts. We appreciate your help in this endeavor.

Please place a "X" in the left column and place the dollar amount or N/C (No Cost) in the right column for each activity that you would like to participate in.

June 1st is the 1st day that all patrons will be able to sign up for activities. Please note: The senior center will no longer be able to offer refunds. You can transfer funds to another activity.

X	Date	Activity	Time	Cost	Total
	6/7	Out to Lunch Bunch		\$7.00	
	6/11	Cooking Class		\$2.00	
	6/12	Pickleball		\$2.00	
	6/13	Field Trip– Poppies in Mantua		\$7.00	
	6/20	Pickleball		\$2.00	
	6/21	Stokes Nature Center– Nature Hike		\$3.00	
	6/27	Ogden Botanical Garden and Odgen Station		\$15.00	
	6/27	Craft & Chit Chat		\$3.00	
	6/28	Open sewing		\$2.00	
				Total:	

Office Use Only	Name:
Cash Credit Card Check	