

Photo by Mike Bullock



Will you be my *Valentine?*

JOIN US FOR A VALENTINE WEEK EXTRAVAGANZA

- Feb 5: Craft: Valentine's Button Sign 11:00
- Feb 10: Music Bingo 11:00
- Feb 12: Craft 'n' Chit Chat: Heart Wreath 11:00
- Feb 13: Comforcare Valentines Poker Tourni 11:00
- Feb 13: Cooking Class: Raspberry Crumble
Cookies 11:00
- Feb 14: Speed Friending 10:30
- Feb 14: Paint & Sip 12:30

EMPOWERED CAREGIVER

The Empowered Caregiver education series teaches caregivers how to navigate the responsibilities of caring for someone living with dementia.



February 20, 12:45 PM

Building Foundations of Caregiving

February 27, 12:45 PM

Supporting Independence

March 6, 12:45 PM

Communicating Effectively

March 13, 12:45 PM

Responding to Dementia-Related Behavior

March 20, 12:45 PM

Exploring Care and Support Services

**Cache County
Senior Center
240 N 100 E,
Logan, UT 84321**

Registration
encouraged.

To Register call
800-272-3900



800.272.3900 | alz.org

Resources

Transportation Vouchers

Clients can be reimbursed for travel costs to doctor appts., to social service programs, like the Senior Center, and 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 the Senior Center 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 713-1460.

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What are facility fees?

Dear Marci,

I went to the doctor last month and now owe more than I thought I would. I called the office and learned that they charged me a facility fee. What is this?

-Roman (Baton Rouge, LA)

Dear Roman,

You may owe a facility fee when you go to a hospital-owned outpatient clinic. In other words, when you see a doctor at a facility that is owned by a hospital, rather than owned by the doctor. These facility fees help the hospital maintain the clinic by offsetting operational costs.

If your doctor's office charges you a facility fee, it will be in addition to the cost of your medical care. Your doctor's office may call it something like a "room charge." Facility fees can range a lot in cost; the fee could be \$15 or \$150.

Under Original Medicare, facility fees are a covered service, and you are responsible for 20% of the cost of the fee. Medicare Advantage Plans must also cover facility fees, but there is no requirement as to how much of the fees the plan must cover. Because of this, your copays could be high. If your Medicare Advantage Plan denies coverage for the facility fee, you should appeal on the basis that Medicare Advantage Plans must cover the same services covered by Original Medicare.

Hospital-owned outpatient practices must notify you that you could potentially be charged for use of the facilities. If they don't, you should file a grievance with your plan and a complaint with Medicare. You may also consider switching to a different provider in the future to avoid these costs.

I hope this helps!

-Marci



¿Qué son las tarifas de instalación?

Querida Marci,

Fui al médico el mes pasado y ahora debo más de lo que pensaba. Llamé a la oficina y supe que me cobraron una tarifa por las instalaciones. ¿Qué es esto?

-Roman (Baton Rouge, Luisiana)

Querido Romano,

Es posible que deba una tarifa de instalación cuando acuda a una clínica ambulatoria propiedad de un hospital. En otras palabras, cuando consulta a un médico en un centro que es propiedad de un hospital, en lugar de ser propiedad del médico. Estas tarifas de instalación ayudan al hospital a mantener la clínica al compensar los costos operativos.

Si el consultorio de su médico le cobra una tarifa por el servicio, será adicional al costo de su atención médica. El consultorio de su médico puede llamarlo algo así como "cargo de habitación". Las tarifas de instalación pueden variar mucho en costo; la tarifa podría ser de \$15 o \$150.

Según Medicare Original, las tarifas del centro son un servicio cubierto y usted es responsable del 20% del costo de la tarifa. Los planes Medicare Advantage también deben cubrir las tarifas de las instalaciones, pero no hay ningún requisito en cuanto a la cantidad de tarifas que debe cubrir el plan. Debido a esto, sus copagos podrían ser altos. Si su plan Medicare Advantage niega la cobertura de la tarifa del centro, debe apelar basándose en que los planes Medicare Advantage deben cubrir los mismos servicios cubiertos por Medicare Original.

Los consultorios ambulatorios propiedad del hospital deben notificarle que potencialmente se le podrían cobrar por el uso de las instalaciones. Si no es así, debe presentar una queja ante su plan y una queja ante Medicare. También puedes considerar cambiar a un proveedor diferente en el futuro para evitar estos costos.

¡Espero que esto ayude!

-Marci

Lunch Series | Tuesday Movies

FEBRUARY LUNCH SERIES

MON., FEB. 10TH @ 12:10PM: L&L
NUTRITION W/ JENNA

MON., FEB. 10TH @ 1:00PM: COOKING
DEMO W/ JENNA

THURS., FEB. 20TH @ 12:45PM: TED TALK:
FEED YOUR HEART W/ DR. PHILIP OVADIA

THURS., FEB. 27TH @ 12:45PM: TED TALK:
THE REAL HISTORY OF ROSA PARKS W/
DAVID IKARD



NOW SHOWING

Feb. 4th: Father of the Bride

(1957, PG, 1H 59M)

Feb. 11th: An Affair to Remember

(1987, PG, 1H 50M)

Feb. 18th: The Six Triple Eight

(2024, PG-13, 2HRS 7M)

Feb. 25th: Some Like it Hot

(1959, NR, 2HRS)

Movies every Tuesday at 1pm




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February 2025

Monday	Tuesday	Wednesday
<p>3</p> <p>11:00 Bingo</p> <p>12:30 Jeopardy</p>	<p>4</p> <p>11:00 Socialization and Mind Fitness</p> <p>1:00 Movie: Father of the Bride</p>	<p>5</p> <p>11:00 Craft: Valentine's Button Sign (\$2)</p> <p>1:00 Tech Assistance</p> <p>1:00 Knitting Group</p>
<p>10</p> <p>11:00 Music Bingo: Love Songs</p> <p>12:10 L&L: Nutrition with Jenna</p> <p>1:00 Cooking Demo with Jenna</p>	<p>11</p> <p>11:00 Socialization and Mind Fitness</p> <p>1:00 Movie: An Affair to Remember</p> 	<p>12</p> <p>11:00 Craft 'n' Chit Chat: Heart Wreath (\$3)</p> <p>1:00 Tech Assistance</p>
<p>17</p>  <p>Center Closed</p>	<p>18</p> <p>11:00 Socialization and Mind Fitness</p> <p>12:45-3:00 Commodities</p> <p>1:00 Movie: The Six Triple Eight</p>	<p>19</p> <p>1:00 Tech Assistance</p>
<p>24</p> <p>11:00 Bingo</p> <p>12:30 Jeopardy</p> <p>1:00 Water Color Class w/Lora (\$5)</p>	<p>25</p> <p>11:00 Socialization and Mind Fitness</p> <p>1:00 Movie: Some Like it Hot</p>	<p>26</p> <p>1:00 Tech Assistance</p> <p>2:15 Book Club</p>

February 2025

Thursday	Friday
6 11:00 Good Grief: Bereavement Group 11:15 Card-making w/ Brenda 11:30 Out to Lunch Bunch: El Toro Viejo (\$2)	7 10:30 Sewing (\$10) 11:00 Blood Pressure 11:00 Dance Workout w/Lora 1:00 Technology Assistance
13 11:00 Comforcare Valentines Poker Tournament 11:00 Cooking Class: Raspberry Crumble Cookies (\$3)	14 10:30 Sewing 10:30 Speed Friending 11:00 Dance Workout w/Lora 12:30 Paint & Sip (\$5) 1:00 NO tech assistance
20 11:00 Tech Class: How to operate Pinterest 12:45 TED talk: Feed your Heart: the secrets to staying off the operating table 12:45 Empowered Caregiver	21 10:30 Sewing 11:00 Dance Workout w/Lora 11:00 Wii Bowling 11:00 Blood Pressure 1:00 Technology Assistance
27 12:45 TED talk: The real history of Rosa Parks 12:45 Empowered Caregiver	28 10:30 Sewing 11:00 Dance Workout w/Lora 11:00 Wii Bowling 1:00 Technology Assistance
	

Daily Activities

8:30-2:30 Computers
 8:30 Fitness Room
 8:30 Library
 8:30 Pool Tables
 8:30-2:30 Quilting
 12:00-1:00 Lunch

Monday

10:00 Beginner Ukulele
 11:00 Bread and Jam Band
 11:00 Bingo
 12:30 Jeopardy
 1:00 Game: Hand and Foot
 1:00 Tai Chi

Tuesday

8:30 Ceramics
 10:15 Tai Chi
 10:30 Writers Group
 12:30 Mahjong
 1:00 Movie

Wednesday

9:45 Chair Yoga
 11:00 Line Dancing
 1:00 Bobbin Lace Group
 1:00 Bridge
 1:00 Tai Chi
 1:00 Tech Assistance

Thursday

8:30 Ceramics
 10:00 Bingocize
 10:30 Sit & Be Fit w/ Darrell
 11:00 Silver Sneakers
 11:00 Poker
 12:30 Mahjong

Friday

10:00 Painting Group
 10:30 Sewing
 11:00 Board Games
 11:00 Dance Workout
 1:00 Tai Chi
 1:00 Tech Assistance
 2:15 Mindfulness Group

CACHE COUNTY SENIOR CENTER

EMBROIDERY & APPLIQUE

Spring Bee Sampler Class



Mondays March 3 through April 14 ♥ 9 am to 11 am



Learn easy embroidery and applique techniques to make your own Spring Bee wall hanging or pillow!

Includes scissors, applique wool, pattern, embroidery threads, needles, and all you need to craft your own beautiful sampler.

This class will be taught by Valdani Threads Certified Instructor Lori Nawyn of Suzanne Cruise Creative and Huckleberry Moose.

In Partnership with Creative Aging

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240 NORTH 100 EAST
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435-755-1720

* Must be able to attend all classes

\$15 CLASS FEE

HURRY CLASS SIZE IS LIMITED!

Sign up for class on February 1st—No Refunds for Cancellations-



Activities

VALENTINE'S BUTTON SIGN



Wednesday, February
5th @ 11 am
\$2 | RSVP

Craft 'n' Chit Chat Heart Wreath

Wednesday,
February 12th
11 am
RSVP | \$3



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February

Monday	Tuesday	Wednesday	Thursday	Friday
<p>For those 60+ the suggested donation is \$4.00. Call to RSVP by 3:00 p.m. the day before. The full cost of the meal is \$12.00 for those under age 60. Please pay at the front desk to receive your meal.</p>				<p>Menu is subject to change</p>
<p>3 Chicken Alfredo Italian Veggies Ambrosia Fruit Salad Breadstick</p>	<p>4 Creamy Parmesan Italian Soup House Salad Fresh Fruit</p>	<p>5 Pepper Ground Beef w/ Rice Sautéed Zucchini Grape Salad</p>	<p>6 Sloppy Joes Carrot Raisin Salad Fruit Salad Potato Chip</p>	<p>7 Pork Chops Mashed Potatoes Mushroom Gravy Green Beans Fresh Fruit Cookie</p>
<p>10 Shepard's Pie Soup Fresh Fruit Wheat Roll</p> <p><i>*Gluten Sensitive</i></p>	<p>11 Turkey Pita Sandwich Coleslaw Fresh Fruit Orange Fluff <i>*Gluten Sensitive</i> <i>*Vegetarian Available</i></p>	<p>12 Pinto Bean & Ham Soup 1/2 Egg Salad Sandwich Crudités Fruit</p>	<p>13 Chicken Fajitas Spanish Rice Sautéed Zucchini Sliced Oranges <i>*Vegetarian Available</i></p>	<p>14 Baked Salmon Wild Rice Asparagus Mixed Berries Red Velvet Cake <i>*Gluten Sensitive</i></p>
<p>17</p> 	<p>18 Chicken Pesto Cavatappi Steamed Broccoli Tropical Fruit</p>	<p>19 Butternut Squash Soup Croissant Turkey Sandwich Apples <i>*Vegetarian Available</i></p>	<p>20 Pot Roast Casserole Buttered Peas Fresh Fruit Roll</p>	<p>21 Sweet & Sour Meatballs White Rice Glazed Brussel Sprouts Tropical Fruit</p>
<p>24 Sausage & Lentil Soup Buttered Peas Pears Rolls</p>	<p>25 Chef's Choice</p>	<p>26 Roasted Chicken Thigh Au Gratin Potato Vegetable Blend Fresh Fruit</p>	<p>27 Sweet Pork Salad Bowl Mixed Fruit Cookie</p>	<p>28 Hamburgers Broccoli Salad Mixed Melon Salad Chips <i>*Gluten Sensitive</i></p>

Activities

Out To Lunch Bunch



Thursday, February 6th
@ 11:30am
RSVP | \$2 ride fee

RASPBERRY CRUMBLE COOKIES

Thurs.,
Feb 13th
@ 11am
RSVP @
front
desk, \$3



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Five of the Biggest Scams to Watch for in 2025

Old frauds don't disappear — they become more sophisticated. Here's how to protect yourself

"Hi Dr. Richard," the text to Amy Nofziger began. "I was playing with my puppy today and noticed a lump under his nipple." The stranger requested an exam and included a photo of her puppy's belly.

Like so many of us, Nofziger, director of AARP's Fraud Network, gets loads of fake wrong number texts — a tactic scammers use to engage you — but the sophistication and imagination of this one surprised her (they're often simply, "Do you want to meet for dinner?" or something more straightforward, as we explain in this story). "If I wasn't aware that they're using emotional manipulation, I would have said, 'Sorry, you have the wrong number. I hope your puppy is okay,'" says Nofziger, a dog lover, as plenty of recipients of this text are likely to be. Using a cute puppy pic is a new, more sophisticated twist on a common scam tactic — which experts like Nofziger predict will be a major trend for 2025.

"A lot of the scams that were tried and true in 2024 are going to be repurposed, especially with the advent of more effective AI," says Michael Bruemmer, vice president of data breach resolution and consumer protection at Experian, a global credit verification and financial services firm.

Impersonation scams are a good example, whether criminals are posing as celebrities, trusted companies, desperate relatives, or strangers with sick dogs. "Deep

fakes, both audio and video, have gotten so good, and the language models have gotten so good, it's hard to tell [what's real]," Bruemmer says.

And older people are frequent targets of these crimes: Losses from scams reported by Americans over age 60 were up 11 percent last year over the year before, according to the FBI's Elder Fraud Report, with fraud criminals stealing more than \$3.4 billion from older Americans in 2023.

1. Employment scams-

In some cases, the goal is simply to gain your personal information. You're told you got the job, so you fill out paperwork that includes your Social Security number and your bank account info for direct deposit, notes Melanie McGovern, director of public relations and social media for the International Association of Better Business Bureaus, Inc.

More elaborate scams can involve bogus payments. Some scams, for example, ask would-be employees to pay for training or useless certifications. Others pay new staffers a bonus (with a check that will eventually bounce), then ask for money back due to "overpayment," the Federal Trade Commission (FTC) reports. Scammers might also request money to cover shipment costs for job-related equipment.

2. Cryptocurrency scams-

Cryptocurrency is hot, with the price of one Bitcoin reaching \$100,000 for the first time in December 2024. That may be good for savvy investors, but the hype could lure novices into cryptocurrency scams — with huge potential losses. In 2023, the

FBI's Internet Crime Complaint Center (IC3.gov) received nearly 9,000 cryptocurrency complaints from people age 50-59. Their total losses: more than \$900 million. People age 60 and older registered nearly 17,000 complaints and reported losses of \$1.6 billion. (The numbers are probably far higher, because scams are notoriously underreported.)

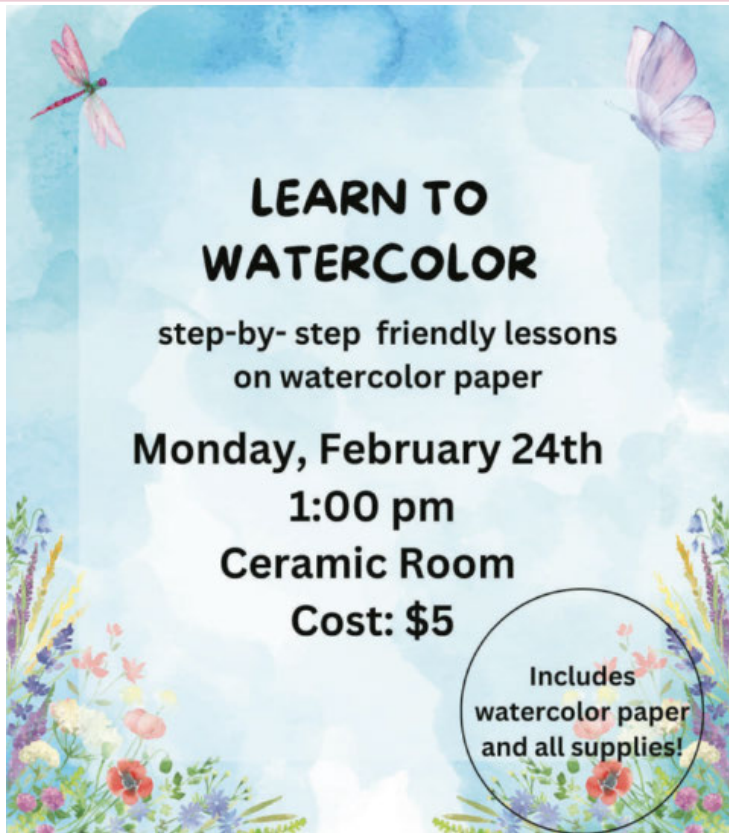
Scammers use dating apps, messaging apps, social media and other communications to build relationships and trust with their targets, then share their "expertise" on investments, frequently promising large returns and little risk. In 2023, this "confidence-enabled cryptocurrency investment fraud" was the most prominent type of crypto scam, the Federal Bureau of Investigation (FBI) reports.

Criminals often show victims fake profit reports, which encourages them to invest more. But when investors try to withdraw funds, they're frequently charged outrageous fees. The bogus companies then typically vanish before investors receive their money. To confirm that a company is legit, make sure it's registered with the Commodities Futures Trading Commission (CFTC) and the National Futures Association. Also avoid companies with no physical address or customer service line, the CFTC suggests.

Also beware of requests to pay for something or address an urgent financial matter with crypto; they may ask you to use a crypto ATM. "Crypto is the payment method in a lot of different scams," Velasquez says, because it's hard to trace and payments usually can't be reversed.

Continued on Page 14

Classes



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Monday, February 24th
1:00 pm
Ceramic Room
Cost: \$5

Includes
watercolor paper
and all supplies!

TECH CLASS

Pinterest

Come learn how to navigate Pinterest, where you can “pin” your saved ideas and search for various themes.

Date: Feb. 20th
Class time: 11:00 am



Class will be held
in the craft/
sewing room

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3. Celebrity impostor scams-

The AARP Fraud Watch Network receives dozens of reports of celebrity impostor scams every month. Some involve phony product endorsements, such as fake video of Kelly Clarkson or Shark Tank judges promoting weight-loss gummies. But what most concerns Nofziger are scams where people believe they've entered a romance or friendship with a celebrity.

4. Tech support scams-

Consumers age 60 and older are five times more likely than their younger counterparts to lose money to tech support scams, which cost older Americans more than \$175 million in 2023, the FTC reported to Congress in October 2024. The fraud frequently starts with a pop-up message — often with a logo from companies like Microsoft or Apple — saying your computer has a virus. You click a link or call a supposed support number, and they request remote access to your computer. The criminals can now access all of the information on your machine and also install malware.

The scammers may also try to sell you useless software, maintenance or warranty programs. In March 2024, the FTC reached a \$26 million settlement with two tech-support companies who used fake Microsoft pop-ups to lure consumers into buying software. Or they may install malware to harvest login credentials to your online accounts, including financial accounts.

How to stay safe: Legitimate tech companies won't call, email, or text about problems with your computer, and their pop-ups will

never ask you to make a call or click a link.

If a tech support person calls you unexpectedly, it's almost surely a scam, the FTC states. Hang up, even if the number looks real. Never click on a pop-up, never give remote access to someone who calls you out of the blue, and never share your password. If the pop-up won't go away, restart your computer, suggests scam expert Steve Weisman, founder of Spamicide.com. If you do share your password, change it immediately, he adds. And if you give someone remote access to your computer, update your security software and run a scan, or have a trusted person or big box tech store scan it for you.

5. Card-declined scams-

The BBB's Scam Tracker has received many recent reports from consumers whose credit cards are declined while making an online purchase. Typically they try using a different card, but that one fails, too. And yet despite the card-declined notices, the charges have actually occurred for each transaction — and often for more than they thought. After her card was denied, one victim tried it a second time, and received the same card-declined message. Then her credit card company alerted her that it had declined a \$2,500 charge — even though she hadn't made a \$2,500 charge while struggling with her transaction, she reported to the BBB.

"This is the scam I'm most concerned about," says McGovern. "We've seen a noticeable increase in card-declined problems."

The fraud typically occurs when

people visit fraudulent sites or click on fraudulent links. In September 2024, the American Automobile Association (AAA) warned its members about emails and texts (which appeared to come from AAA customer service) offering a free AAA car emergency kit if people took a survey. The catch: You had to pay for shipping. So people entered their credit card info and then received the card-declined message. One victim told AAA he found several fraudulent charges on his two credit cards.

How to stay safe: Always use a credit card rather than a debit card, because credit cards offer stronger fraud protections. If you're unfamiliar with a company, research it before making a purchase. And make sure a website is genuine. Scammers often build lookalike sites, the BBB notes, so scrutinize the URL (sometimes a letter or two might be different).

Full Article:

<https://www.aarp.org/money/scams-fraud/info-2024/biggest-scams-2025.html>



February 17: Senior Center closed: Presidents' Day

February 18th 12:45pm-3pm Commodities-Pick up

Activities

COMEFORCARE VALENTINE'S POKER TOURNAMENT



Thursday,
February 13th
@ 11am



Paint & Sip



FRIDAY, FEBRUARY 14TH
@ 12:30 PM IN THE
CERAMICS ROOM

\$5 FEE

COME SIP SOME
MARTINELLI'S AND PAINT A
CUTE PAINTING!

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Activity Sign Up Sheet—February

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.

* * NO RSVP will be allowed until the cost has been paid. **

The first day of the month is when you 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
	2/5	Craft: Valentine’s Button Sign	11:00	\$2	
	2/6	Out to Lunch Bunch: El Toro Viejo	11:30	\$2	
	2/7	Sewing	10:30	\$10	
	2/12	Craft ‘n’ Chit Chat: Heart Wreath	11:00	\$3	
	2/13	Cooking Class: Raspberry Crumble Cookies	11:00	\$3	
	2/14	Paint & Sip	12:30	\$5	
	2/24	Watercolor w/Lora	1:00	\$5	
		Tech Assistance (by appointment only)	Varies	FREE	

Total : _____

Office Use Only

Cash Credit Card Check

Processed By: _____

Date: _____

Name: _____

Phone #: _____