

MISSION: TO CREATE A SUPPORTIVE AND ENGAGING ENVIRONMENT WHERE ACTIVE ADULTS CAN THRIVE SOCIALLY, MENTALLY, AND PHYSICALLY, LEADING TO A MORE FULFILLING AND INDEPENDENT LIFE.



CACHE COUNTY SENIOR CENTER

# NEWSLETTER



## UPCOMING EVENTS

Join Kylie starting July 8<sup>th</sup> in a 4 week cross stitching course! Please RSVP to craft!

### Events you must RSVP

- 7/8 Craft 'n' Chit Chat: Patriotic Flower Wall Hang \$4
- 7/8 Cross Stitch Class 4 week course \$10
- 7/9 Tony Grove Hike \$10
- 7/15 Craft: Summer Beaded Necklace \$2
- 7/16 Field Trip: Natural History Museum \$20 plus \$22.95 ticket and lunch
- 7/22 Craft: American Flag Banner \$3
- 7/23 Lunch Bunch: Biada Ravioli Kitchen \$2 plus lunch fee
- 7/28 Talent Show
- 7/29 Paint 'n' Sip \$5
- 7/30 Cooking Class: Strawberry Pretzel Salad \$3

**LET'S CELEBRATE  
250TH  
America's  
Birthday**

JOIN US FOR A  
BIRTHDAY PARTY FOR AMERICA!  
LOCATION: OUTSIDE UNDER THE  
BOWERY NORTH END OF BLDG.  
LUNCH WILL BE SERVED 12-1

IF YOU PREFER TO EAT INSIDE,  
PLEASE LET THE FRONT DESK KNOW

**JULY 2ND • 11-1PM**

**GAMES, CAKE, MUSIC  
AND MORE!**

**RSVP FOR LUNCH AT  
THE FRONT DESK**

## **Hello Patrons!**

We would first like to share how much we adore working with you. It's fabulous to see your faces, new and familiar. You make our day, every day! The Senior Center team is always working to bring you quality programming that is fresh, interesting, and beneficial to you. We would like to take this opportunity to share some of the great programming you can expect to see in July.

### **Health Promotion Activities:**

**\*Healthy Aging:** This workshop series is on Mondays and Fridays at 1:00. It discusses topics related to healthy aging, including safety, independence, longevity, and quality of life.

**\*Strong Bodies:** This is a low-impact, progressive strength training class using your own body weight or hand weights. The time and dates will be announced soon!

**\*Stronger Memory:** This class will be starting its second go-around in August. It is a 12 week course to improve our memories and slow down mild cognitive decline. It is a homework-based class. You need to commit to doing 30 minutes of homework 4-5 times a week. We meet in person for check-in lessons once a week.

**\*Dance Workout w/Sophie:** Sophie is a brand new volunteer to the center and will serve with us for 4 months. She is passionate about dance and getting people moving. Her class centers on easy movements designed for all levels and is all about having fun! She will teach twice a week, on Tuesdays and Fridays at 11:30.

**\*Walk w/Ease and Walking Champions:** This is an evidence-based class from the Arthritis Foundation. It's 30 minutes of curriculum followed by a group walk. Right now, we are walking around the Ring of Kerry, or at least pretending we are! Wednesdays at 9:30.

### **Some other fun stuff to look out for:**

**\*Cross Stitch w/Kylie:** This class is \$10 for 4 weeks, including all supplies. Join Kylie, a seasoned cross-stitcher, to make monthly projects and learn a new skill.

**\*Tony Grove Hike:** Bring your own lunch! This is an all day trip so we will be back around 2pm. Dress for warm weather: sunscreen will be necessary. Bring plenty of water. There is a restroom by the parking lot. You do not have to walk around the whole lake if you do not want to. There is a nice shaded area with lunch tables not too far from the parking lot and restroom.

**\*Natural History Museum Field Trip:** Be ready for an all day trip, wear good shoes to walk in and bring a water bottle. The bus fee is \$20.00 and museum tickets for seniors are \$22.95. You will also cover your own lunch costs.

We hope you enjoy our new classes, as well as our regular classes and fun parties! We are very excited for our annual Talent Show on July 28 (you must RSVP by July 21 to hold your spot). Please look at the activities page for all the awesome programming we are providing!



Colby Brown, Programs Coordinator/Assistant Director &  
Kylie Jensen, Activities Coordinator

# Resources

## Transportation Vouchers

Clients can be reimbursed for travel costs to doctor appointments, 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 are eligible for this program that can reimburse friends and family for taking you to your doctor's appointments. 435-752-7242.

## 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. The BRAG office now has several days available to meet with clients. 435-713-1467

## 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 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. The BRAG office now has several days available to meet with clients. 435-713-1467

## 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.

## New Classes offered by BRAG Aging Services

### Stress Busting 101

This class is a 90 minute, once a week, 9 week series to discover simple techniques to manage everyday stress and feel more in control. Participants will learn quick relaxation tools and habits that can be used anytime.

Must RSVP: 435-713-1462

### Caregiver Talking Points

This class features discussion that assists family and other non-professional caregivers in developing individual care management skills! It is held one time per month on the third Wednesday.

Call 435-713-1462 to join!

<p><b>YOUR LIFE YOUR WAY</b></p>  <p><b>MAPLE Springs</b> OF NORTH LOGAN</p> <p>SENIOR LIVING COMMUNITY</p> <p><b>GIVE US A CALL TODAY!</b></p> <p>435-753-9400 NORTH LOGAN   UT</p> <p>www.MapleSpringsLiving.com</p> <p>Assisted Living, Memory Care Skilled Nursing &amp; Rehabilitation</p>	<p><b>Cache Valley</b>  PHARMACY</p> <p><b>435-787-1212</b></p> <p>FREE DELIVERY Special Medication Packaging Available</p> <p>2380 N. 400 E #E North Logan</p>	<p><i>Excellence in care, from our family to yours.</i></p> 	<p><b>The Gables</b> Senior Living</p> <p>The Gables of North Logan Memory Care 455 East 2500 North North Logan, UT 84341 (435) 258 - 8828</p> <p><i>Our Services:</i> Long Term Residency - Respite Stays - Hourly Care</p> <p>www.thegablesfamily.com</p>
 <p>No act of kindness is ever wasted</p>	<p><b>Senior Fitness Training</b></p> <p>Improve balance, strength, and flexibility</p> <p><b>KIM NEVILLE,</b></p>  <p><b>Prime BASE FITNESS</b></p> <p>495 North 900 East Hyde Park, Utah 84318</p> <p><b>571-435-3360</b></p> <p>primebasefitness.com</p>	<p>Our community wouldn't be the same <b>without you!</b></p>	

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# Medicare

Dear Marci,

My Medicare Advantage Plan recently denied a procedure that should have been covered. How do I file an appeal with my Medicare Advantage Plan?

- Mustafa (Boston, MA)

Dear Mustafa,

If you have a Medicare Advantage Plan and were denied coverage for a health service or item that you already received, you can appeal – formally ask your plan to reconsider its decision. If the plan does not change its decision, you can continue the appeal and have an independent review.

To appeal a denied health service:

You should receive a written notice from your plan stating that it is not covering your health service or item. Start your appeal by following the instructions on this notice. File your appeal within 60 days of the date on the notice.

Read the notice carefully and identify the reason the plan gave for the denial.

You can include a letter to the plan explaining why you needed the service you received and why the reasons for denial listed in the letter are inaccurate or do not apply.

You may also want to ask your doctor to write a letter of support, explaining why you needed the service care and addressing the plan's stated reasons for the denial.

If you have a good reason for missing your appeal deadline, you may be eligible for a good cause extension.

If your appeal is successful, your service or item will be covered. If your appeal is denied, you should receive a written denial notice. Your plan should automatically forward your appeal to the next level, the Independent Review Entity (IRE). You can send the IRE additional information to respond to the denial letter. The IRE should make a decision within 60 days of the date on your plan denial notice.

If your appeal to the IRE is successful, your service or item will be covered. If your IRE appeal is denied and your care is worth at least \$200 in 2026, you can choose to continue the appeal at the Office of Medicare Hearings and Appeals (OMHA) level.

You must file your OMHA level appeal within 60 days of the date on your IRE denial letter.

Instructions for what information to send to OMHA are included in the IRE decision.

OMHA appeals are decided by an Administrative Law Judge (ALJ) and there may be a phone or video conference hearing in addition to the written documents.

If your appeal to the OMHA level is successful, your service or item will be covered. If your appeal is denied and your health service or item is worth at least \$200 in 2026, you can appeal to the Medicare Appeals Council (Council) within 60 days of the date on your OMHA level denial letter.

If your appeal to the Council is successful, your care will be covered. If your appeal is denied and your health service or item is worth at least \$1,960 in 2026, you can appeal to the Federal District Court within 60 days of the date on your Council denial letter. Bringing an appeal case to District Court has more procedural rules, and people usually benefit from legal representation at this level.

Hope this helps!

-Marci

**ANNUAL**

**★ TALENT ★  
★ SHOW ★**



**TUESDAY  
JULY 28  
NOON**

**SHOWCASE YOUR TALENTS AT OUR  
ANNUAL TALENT SHOW!  
YOU MUST RSVP AT THE FRONT  
DESK BY JULY 21ST TO PERFORM.**

**NEW CLASS:**

**CROSS STITCH**  
STARTING WED., JULY 8<sup>TH</sup> @  
1PM WE WILL HAVE A 4  
WEEK COURSE WITH A  
CUTE CROSS STITCH  
PROJECT

RSVP @ THE FRONT DESK  
\$10 FEE FOR THE 4  
WEEK CLASS



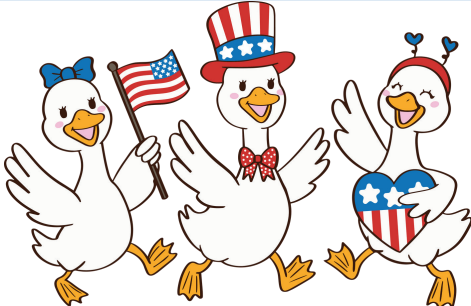

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# July 2026

Monday	Tuesday	Wednesday
<p>Stronger Bodies will be starting in July, time and dates to be announced.</p>		<p><b>1</b>  <b>9:30 Walk With Ease</b>            10:00 Walking Champions            11:00 Origami            1:00 Knitting Group  <b>1:00 Horseshoes</b></p>
<p><b>6</b>  <b>9:00 Guitar Class</b>  <b>11:00 Music Bingo: Americana</b>            12:30 Jeopardy            1:00 Coloring</p>	<p><b>7</b>  <b>11:00 Good Grief Support Group</b>            11:00 Mind Fitness            11:30 Cranium Crunchers            1:00 Movie: Jaws</p>	<p><b>8</b>  <b>9:30 Walk With Ease</b>            10:00 Walking Champions            11:30 Craft 'n' Chit Chat:            Patriotic Flower Wall Hang (\$4)  <b>1:00 Cross Stitch Class (\$10)</b></p>
<p><b>13</b>  <b>9:00 Guitar Class</b>            11:00 Bingo            12:30 Jeopardy            1:00 Coloring  <b>1:00 Healthy Aging</b></p> 	<p><b>14</b>            11:00 Mind Fitness            11:30 Cranium Crunchers  <b>11:30 Dance Workout w/Sophie</b>            12:30 Medicare Minute w/Brag            1:00 Movie: Hidden Figures</p>	<p><b>15</b>  <b>9:30 Walk With Ease</b>            10:00 Walking Champions            11:30 Craft: Summer Beaded            Necklace (\$2)  <b>1:00 Cross Stitch Class</b></p>
<p><b>20</b>  <b>9:00 Guitar Class</b>            11:00 Bingo            12:30 Jeopardy            1:00 Coloring  <b>1:00 Healthy Aging</b></p>	<p><b>21</b>            11:00 Mind Fitness            11:30 Cranium Crunchers  <b>11:30 Dance Workout w/Sophie</b>  <b>12:45-3:00 Commodities</b>            1:00 Movie: Chasing Coral</p>	<p><b>22</b>  <b>9:30 Walk With Ease</b>            10:00 Walking Champions            11:30 Craft: American Flag            Banner (\$3)            12:00 Music by Steve &amp; Darlene  <b>1:00 Cross Stitch Class</b></p>
<p><b>27</b>  <b>9:00 Guitar Class</b>            11:00 Bingo            12:30 Jeopardy            1:00 Coloring</p>	<p><b>28</b>            11:00 Mind Fitness            11:30 Cranium Crunchers  <b>11:30 Dance Workout w/Sophie</b>  <b>12:00 Talent Show</b>            1:00 Movie: Jurassic World</p>	<p><b>29</b>  <b>9:30 Walk With Ease</b>            10:00 Walking Champions            11:00 Paint 'n' Sip (\$5)  <b>1:00 Cross Stitch Class</b>            2:15 Book Club: I am Malala</p>

# July 2026

## Thursday

## Friday

2

9:30 Chair Yoga  
11:00 America's Birthday Party  
11:30-12:15 Music by Steve & Marlene



3 Closed in Observance

9

9:00 Hike: Tony Grove (\$10 and bring lunch)  
9:30 Chair Yoga  
11:15 Card Making w/ Brenda

10

9:00 Senior Swans Ballet  
10:00 Croquet  
11:00 Wii Bowling  
11:00 Blood Pressure Clinic  
1:00 Healthy Aging

16

9:00 Field Trip: Natural History Museum and lunch (\$20 plus \$22.95 ticket and lunch)  
9:30 Chair Yoga  
No Sit & Be fit today



17

9:00 Senior Swans Ballet  
10:00 Croquet  
11:00 Wii Bowling  
11:30 Dance Workout w/Sophie  
1:00 Healthy Aging  
2:15 Mindfulness is observing listening day

23

9:30 Chair Yoga  
No Sit & Be fit today  
11:00 Poker Tournament  
11:30 Lunch Bunch: Biada Ravioli Kitchen (\$2)  
1:00 TED: What I Got Wrong About Changing the World

24 Closed in Observance



**HAPPY  
PIONEER  
DAY**

30 **Friendship day**

9:30 Chair Yoga  
11:00 Cooking Class: Strawberry Pretzel Salad (\$3)  
1:00 TED: What It's Really Like to Win the Lottery

31

9:00 Senior Swans Ballet  
10:00 Croquet  
11:00 Wii Bowling  
11:30 Dance Workout w/Sophie

## Daily Activities

8:00-2:30 Computers

8:00 Fitness Room

8:00 Library

12:00-1:00 Lunch

8:00 Pool Tables

8:00-2:30 Quilting

### Monday

10:00 Bread & Jam Band

10:00 Poker

11:00 Ukulele Class

11:00 Bingo

12:30 Jeopardy

1:00 Coloring Group

1:00 Game: Hand & Foot

1:00 Tai Chi

### Tuesday

8:30 Ceramics

10:15 Tai Chi

10:30 Writers Group

1:00 Mahjong

1:00 Movie

### Wednesday

9:45 Chair Yoga

11:00 Line Dancing

1:00 Bridge

1:00 Tai Chi

1:00 Chinese Mahjong

### Thursday

8:30 Ceramics

10:00 Bingocize

10:30 Sit & Be Fit w/ Darrell

11:00 Poker

1:00 Mahjong

### Friday

10:00 Painting

10:00 Sewing

11:00 Board/Card Games

1:00 Tai Chi

2:15 Mindfulness Group

# 15 Ways to Protect Yourself From Fraud

Learn how to avoid scams and lower your risk of money loss and identity theft

Incidents of fraud have exploded, with older adults suffering the greatest financial impact from fraud last year, according to the FBI's 2025 IC3 Annual Report. Americans age 60 and older reported losses of \$7.7 billion — about a 60 percent increase from 2024. In comparison, those in their 30s and 40s reported \$4.6 billion in losses.

And yet these figures don't represent fraud's real impact: In December 2025, the FTC reported that losses in a single year may have reached \$196 billion when accounting for underreporting. But there are ways to protect yourself, including staying up on the latest schemes and following the advice listed below. Also consider adding the AARP Fraud Watch Network Helpline phone number, 877-908-3360, to your contacts, so you'll have it if you need to call to report a scam attempt or get more advice on how to prevent scams and identity theft.

## 1. Stop mail fraud at the mailbox

Informed Delivery is a free service from the U.S. Postal Service. The agency emails photos of letter-size mail expected to be delivered to you that day or shortly after. This is a great way to be sure that nothing is stolen from your mailbox by ID thieves. Sign up at [InformedDelivery.usps.com](https://InformedDelivery.usps.com).

Pick up mail as quickly as possible after it's delivered, and always take your outgoing mail directly to the post office. A hot fraud now is scammers stealing checks from mailboxes, erasing the ink and using them to steal from bank accounts.

## 2. Halt scammers at your front door

Consider installing a video camera; they are increasingly less expensive, and they're easy to install. If you don't recognize a visitor, don't answer. If you find yourself being pressured to buy or donate, have a refusal script ready (consider taping it near the door) that says, "I do not do business at my door. Please leave me something to review. If I'm interested, I'll call you."

Be wary of people posing as utility workers who show up unannounced. Don't allow anyone into your house without an appointment.

## 3. Prevent garbage theft

Shred any papers that contain private information (financial statements, bills, shipping receipts) before putting them out for pickup to avoid identity theft. Don't want to invest in a good cross-cut shredder? Many communities have shredding events or permanent drop-off sites. Get in the habit of dropping off your accumulated documents once every few months.

## 4. Watch for credit card skimming

Card skimming, in which the criminal affixes a credit card reader on top of a legitimate card reader at a store or gas station, is estimated to cause up to \$1 billion in losses annually. When you are paying at a gas station or other point-of-sale location, inspect the device for loose/broken/scratched machinery to make sure someone hasn't tampered with it. If you are unsure, notify the cashier and pay using an alternative method.

*Continued on pg. 9*

## 5. Monitor your credit report

Routinely check yours (many credit card companies provide it for free; if not, go to [AnnualCreditReport.com](http://AnnualCreditReport.com) or call 877-322-8228). Watch for unusual activity; if you see any, report it immediately to the appropriate financial institution.

Then freeze your credit report. This prevents scammers from opening new credit cards or making big purchases in your name. You can unfreeze it as needed for legitimate transactions. Visit [IdentityTheft.gov](http://IdentityTheft.gov) for more information.

## 6. Safeguard your wallet

Remove cards and information you don't need to carry (such as your Social Security or Medicare card). Make copies of the remaining cards (front and back) and store in a safe place.

Audit your wallet and purse frequently. Take out any unnecessary items that collect and could compromise your personal information if lost or that would be a hassle to replace.

## 7. Protect your financial accounts

Create online accounts with each of your financial institutions. Come up with a unique password for each, and every few months, revise the passwords. (Your best bet is to use a passphrase: *Ilovey17dogz!* is much stronger than *Scruffy23*. Keep track of passwords in a highly secure password manager or by writing them down and storing them safely.) But you should not rely solely on passwords. Many financial institutions will allow you to use a one-time passcode sent to your phone as an extra layer of security.

Then get in the habit of reviewing the transaction lists on a weekly or biweekly basis. Be sure you can account for every listed transaction. Spot something odd or incorrect? Immediately report it. *continued on pg. 10*

# Reach a hyperlocal audience.

An advertisement in this newsletter is a highly effective way to promote your business to our community.



Call 800.950.9952



# July 2026 Menu



Monday	Tuesday	Wednesday	Thursday	Friday
<p>We're happy to accommodate vegetarian or gluten-free meals! Just let the front desk know at least one day in advance so our kitchen can prepare it for you.</p>		<p>1 Turkey Sandwich Dill Cucumber Salad Grapes</p> 	<p>2 Hot Dogs Broccoli Salad Melon Salad Chips Cookie</p>	<p>3 <b>Closed</b></p> 
<p>6 Beef Stroganoff with Noodles Capri Vegetables Peaches</p>	<p>7 Chef's Choice</p> 	<p>8 Salisbury Steak Mashed Potatoes &amp; Beef Gravy Sunshine Carrots Pears</p>	<p>9 Tuna Croissant Sandwich Beetroot Salad Honeydew Melon</p>	<p>10 Chicken Cordon Bleu Casserole Peas &amp; Carrots Ambrosia Fruit</p>
<p>13 Citrus Chicken Salad Mandarin Oranges</p>	<p>14 Veggie Lasagna Italian Veggies Apples</p>	<p>15 Ground Beef Gravy over Mashed Potatoes Peas &amp; Carrots Mixed Berries Wheat Roll</p>	<p>16 Cheesy Ranch Potatoes &amp; Baked Sausage House Salad Pineapple</p>	<p>17 Sloppy Joe Three Bean Salad Grape Salad</p>
<p>20 Chef's Choice</p> 	<p>21 Chicken Broccoli Casserole Roasted Carrots Mixed Fruit</p>	<p>22 Ham Sandwich Greek Cucumber Salad Mango &amp; Blueberries</p>	<p>23 BBQ Ribs Macaroni &amp; Cheese Green Beans Apple Salad</p>	<p>24 <b>Closed</b></p>  <p><b>HAPPY PIONEER DAY</b></p>
<p>27 Chicken Salad Croissant Sandwich Carrot Raisin Salad Watermelon</p>	<p>28 Hot Open Face Turkey Sandwich Buttered Peas Peaches</p>	<p>29 Chicken Pot Pie Mixed Veggies Tropical Fruit</p>	<p>30 Beef Enchilada Casserole Buttered Corn Mixed Fruit</p>	<p>31 Sweet Pork Salad with Cilantro Lime Ranch Fresh Fruit</p>

For those 60+ and their spouse the suggested donation is \$4.00. Don't forget to call in 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.

\*\*\*Menu is subject to change\*\*\*

THURSDAY JULY 16 LEAVING AT 9AM

# Natural History Museum of Utah

RSVP @ THE FRONT DESK TO RESERVE YOUR SPOT AND PLAN FOR AN ALL DAY TRIP! WE WILL STOP FOR LUNCH AT THE PIE AFTER OUR MUSEUM TOUR.



\$20 RIDE, \$22.95 OLDER ADULT TICKET, AND LUNCH COST

# July Field Trips

- July 9<sup>th</sup> 9am: Tony Grove Hike (\$10 and **bring lunch**)
- July 16<sup>th</sup> 9am: Natural History Museum and Lunch (\$20 plus \$22.95 ticket and lunch)
- July 23<sup>rd</sup> 11:30am: Lunch Bunch at Biada Ravioli Kitchen (\$2)

RSVP @ the front desk to join any of these field trips



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*Continued from page 9*

## 8. Safeguard your smartphone

If you have a newer model, turn on biometric identification (fingerprint or facial recognition); this will help prevent a thief from logging in to your phone.

Send calls from unknown numbers to voicemail (you can enable this in the phone's settings). Make sure your voicemail is set up and not full, so you can receive legitimate messages.

Scammers are sending far more bogus texts, often posing as companies you routinely deal with. Never respond to an unsolicited business text; if you think it might be valid, call the organization or go online.

Also make sure you are signed out of any financial apps on your phone — credit cards, financial institutions and peer-to-peer apps such as Venmo, CashApp or Zelle — when you aren't using them.

## 9. Secure your computer

Turn on two-factor authentication for all secure websites you frequent, such as financial institutions or utility companies (find out how via each site's online security center). Then only someone logged in to your phone can receive the code to access those accounts.

Consider setting up passkeys, an emerging cryptographic standard that lets you log into sites with your face, fingerprint or other biometrics.

Also consider subscribing to an antivirus software service. Some paid subscriptions include ad-tracker blocking, cloud backups of your machines, and identity theft monitoring.

## 10. Protect your email accounts

Actively designate unsolicited and unwanted emails that show up in your inbox as spam, so future emails from that site get blocked.

Do not open file attachments in emails from businesses or people you don't trust completely. Malware is often planted via email attachments.

## 11. Set limits on social media

Set your profile so that only your friends can see your Facebook page. To do that, click the downward arrow button in the upper-right corner of your Facebook page, then click on Settings & Privacy and Privacy Checkup. This easy-to-use wizard will guide you through the settings. And never accept friend requests from people you don't know or respond to random messages from strangers. But also note that impostor scams, where someone pretends to be your friend, are rampant on social media.

*Continued on Pg. 13*

## 12. Verify online stores

To avoid shopping scams, when typing in a URL, double- and triple-check the spelling to ensure you are on the correct page. Scammers often create a URL with one letter off from the authentic one in hopes you won't catch it. Remove your credit card number and information from restaurant delivery and retail store sites. Pay using an e-payment service that keeps credit card info on a highly secure site.

## 13. Don't pay for anything in gift cards, cryptocurrency or gold

It's best to pay with a credit card, which can protect you from all sorts of scams — including gift card scams. Criminals prefer untraceable methods of payment that are hard to reverse, so will ask for gift cards, cryptocurrency, gold bars, prepaid debit cards. If someone — especially a stranger — asks for payment or debt settlement using one of these payment methods, think twice.

**14. Find a sounding board** It's a good idea to have at least one person who can help you identify potential scams by being a financial confidante — an objective party you can consult before making big purchases or money transfers to ensure that they're wise and legitimate. And, as noted above, you also can call the toll-free AARP Fraud Watch Network Helpline at 877-908-3360 for advice, support and resources (available Monday through Friday, 8 a.m. to 8 p.m. ET).

## 15. Change the way you think

Learn how to not engage. You are under no obligation in these modern times to respond to calls, emails or texts from strangers — especially given that so many of them are fraudulent. One option: Open your iPhone's contact list and add your family, friends, doctors and other important numbers. Then go into your phone settings and turn on the setting for "silence unknown callers." This will send any caller who isn't in your contacts list directly to voicemail.

Learn to say no. Sometimes a caller will get through. Get tough: Say, "I do not do business over the phone. Goodbye." Then hang up without remorse.

Trust your instincts. If something doesn't sound right, run it by someone you trust and take extra time to think about it.

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# GREEK SALAD

## Ingredients

- 16 ounces rotini or other medium pasta
  - $\frac{3}{4}$  English cucumber diced
  - 1 pint grape tomatoes halved
  - 1 bell pepper red or orange, diced
  - $\frac{1}{2}$  cup sliced pitted olives
  - $\frac{1}{2}$  cup crumbled feta cheese
  - $\frac{1}{3}$  cup diced red onion
- Dressing
- 1 cup Greek dressing

## Instructions

Whisk together dressing ingredients.

Cook pasta al dente according to package directions. Rinse under cold water.

Combine all ingredients in a large bowl. Add dressing and toss.

Refrigerate at least 2 hours before serving.



Join Our

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Come learn more about how walking with arthritis can help improve your symptoms!



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Photo of the Month- Crafting at the Center!

 **FOURTH OF JULY**  
*Word Search*

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ADAMS	FAMILY	HOLIDAY	PARADE
AMERICA	FIREWORKS	HOT DOGS	PARTY
BARBECUE	FLAG	INDEPENDENCE	PATRIOTIC
COLONIES	FREEDOM	JEFFERSON	PICNIC
CONGRESS	FRIENDS	JULY	STATES
DECLARATION	GAMES	LIBERTY	SUMMER

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