

Photo by Mike Bullock



Commodities

Pick up

Tuesday, December
September 7th
from 1pm - 3pm

The center will be
closed
December 22nd-31st for
the holidays



Be sure to check out
the
Activity Calendar for
all the fun Christmas
events!



Christmas Fulfillment

This Christmas,
may you have the fulfillment
of seeing around you
the people you love the most.
May you have the satisfaction
of creating special memories
they will remember with pleasure forever.

This Christmas,
may you feel peaceful and contented,
knowing what Christmas means,
and celebrating it your way.

- By Joanna Fuchs

Merry Christmas—Senior Center Staff

Hot Chocolate Cookie

Don't forget a glass of milk!

REE DRUMOND Oct 12, 2021

Ingredients

6 oz. bittersweet chocolate, chopped
2 1/4 c. all-purpose flour
3 envelopes hot cocoa mix without marshmallows
(about 1.38 ounces each)
1 tsp. instant espresso powder
1 tsp. baking powder
1/2 tsp. baking soda
1/4 tsp. kosher salt
2 sticks salted butter, at room temperature
1 3/4 c. sugar
2 large eggs
2 tsp. vanilla extract
1 1/2 c. white chocolate chips
24 marshmallows, halved crosswise with kitchen shears



Directions

Put the chopped chocolate in a heatproof bowl and set over a saucepan filled with a few inches of simmering water over low heat. Let melt, 3 to 4 minutes, then stir until smooth. Remove the bowl from the pan and let cool slightly.

Combine the flour, hot cocoa mix, espresso powder, baking powder, baking soda and salt in a medium bowl and whisk to get rid of any lumps.

Combine the butter and sugar in a large bowl and beat with a mixer on medium high speed until light and smooth, 2 to 3 minutes. Add the eggs, one at a time, and beat until combined. Beat in the vanilla. With the mixer on low speed, gradually add the melted chocolate. Increase the speed to medium high and beat until smooth and light, about 1 minute. With the mixer on low speed, add the flour mixture and beat until just combined, 30 seconds to 1 minute. Stir in the white chocolate chips. Cover the dough and refrigerate until it just begins to firm up, about 30 minutes.

Preheat the oven to 350°. Line 2 baking sheets with parchment paper. Scoop the dough into balls (about 1 tablespoon each) and place on the baking sheets, about 2 inches apart. Bake until the edges just begin to set, 9 to 10 minutes.

Remove from the oven and place a marshmallow half on the center of each cookie, cut-side down. Continue baking until the edges of the cookies are set and the marshmallows are stuck on, 2 to 3 minutes more. Let cool 5 minutes on the pans; remove to racks to cool completely.

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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Cache County Senior Center, Logan, UT

A 4C 05-1038

Medicare



Dear Marci

Dear Marci,

I am 65 years old and have Original Medicare. I receive a lot of costly care and have heard from my doctor that I should look into purchasing a Medigap policy to help lower my out-of-pocket costs. Can you tell me more about Medigaps?

-Louis (Buffalo, WY)

Dear Louis,

Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare (not with Medicare Advantage). They are sold by private insurance companies and are designed to cover deductibles, coinsurance and copayments. People may refer to these charges as the “gaps” in Original Medicare’s coverage, hence the term “Medigap.” If you have a Medigap, you will likely not have any out-of-pocket costs for an inpatient hospital stay or outpatient doctors’ visits if your providers accept Medicare assignment. Medigaps may also cover health care costs that Medicare does not cover at all, like care received when travelling abroad. While you would have to pay an additional monthly premium for your Medigap, your out-of-pocket costs for the care you receive is greatly limited. This means Original Medicare and a Medigap may be a more affordable option for you if you have more health needs and receive costly medical care throughout the year. You can read more about the differences between having a Medicare Advantage Plan and having Original Medicare with a Medigap here.

Depending on where you live and when you became eligible for Medicare, you have up to 10 different Medigap policies to choose from: A, B, C, D, F, G, K, L, M, and N (policies in Wisconsin, Massachusetts, and Minnesota have different names). Each policy offers a different set of standardized benefits, meaning that policies with the same letter name offer the same benefits. However, premiums vary from company to company.

All policies must offer the following basic benefits:

- Hospital coinsurance coverage
- 365 additional days of full hospital coverage
- Full or partial coverage for the 20% coinsurance for provider charges and other Part B services
- Full or partial coverage for the first three pints of blood you need each year
- Hospice coinsurance for drugs and respite care

Beyond these basic benefits, each standardized Medigap covers a different amount of your Medicare cost-sharing. Medigap policy A is often the least expensive, but it only covers the basic benefits listed above. Policies C and F are the most comprehensive, but they generally have higher premiums. Depending on which Medigap policy you choose, you can get coverage for additional expenses, including:

- Hospital deductible
- Skilled nursing facility coinsurance
- Part B deductible*
- Emergency care outside the U.S.
- At-home recovery
- Preventive care that Medicare does not cover
- Excess physician’s charges

*People newly eligible for Medicare on or after January 1, 2020, cannot purchase Medigaps that pay for the Part B deductible. This includes Plan C and Plan F. If you became Medicare-eligible before this date, you will still be able to purchase Plan C or Plan F.

To learn about Medigaps in your state and your options, I recommend you contact your local State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 or visiting www.shiphelp.org.

Note that enrollment rules for Medigaps differ from those for Original Medicare or Medicare Advantage Plans. We’ll be covering when one can purchase a Medigap in our next newsletter, so stay tuned!

-Marci

Events & Activities

December Lunch Series

All presentations start at 12:10 in the Cafeteria

- Dec 2nd: Lunch Music – Jenni McEwen (Piano)
- Dec 10th: Lunch & Learn – Thriving in the Holidays
- Dec 13th: Lunch Music: Music by Marly

Out to Brunch Bunch is visiting...



Herm's Inn in Logan, UT
Friday, December 3rd
Leaving the center at 10:30am
\$1 bus fee | RSVP at 435-755-1720



SUPPORT THE ADVERTISERS
that Support our Community!



December 2021

Monday

Tuesday

Wednesday



"Christmas is a piece of one's home that one carries in one's heart." – Freya Stark

1
10:00 Poker
1:00 Photography Event:
Holiday Photos!

6
10:00 Breakfast Club
10:30 Wii bowling tournament
12:30 Jeopardy

7
10:30 Tai Chi
11:00 Writers Group
11:00 Bingo
1:00 Commodities
1:00 Movie: The Christmas Chronicles



8
11:00 Hot Chocolate & Donuts Story Time
10:00 Sewing Group \$2.00
1:00 Photography Group

13
11:00 Adult Coloring
11:00 Cooking Class \$1.00
12:10 Lunch Music: Music by Marly

14
10:30 Tai Chi
11:00 Writers Group
11:00 Sugar Cookie Decorating
1:00 Movie: It's a Wonderful Life

15
9:30-12:00 Center Elves Gift Wrapping
11:30 Foot Clinic: \$12.00, sign up in Advance
2:00 Book Club discussing "The Four Agreements"

20
11:00 Gingerbread Houses
12:30 Jeopardy

21
10:30 Tai Chi
11:00 Writers Group
11:00 Bingo
1:00 Movie: White Christmas

* Come Dressed in Ugliest Christmas Sweater

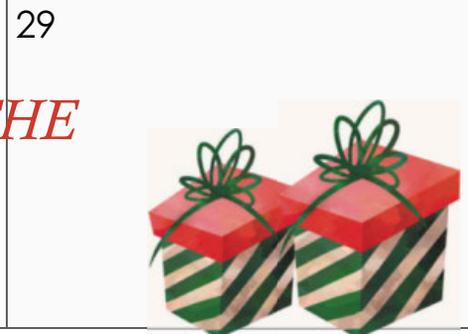
22

CLOSED FOR HOLIDAYS



28

CLOSED FOR THE HOLIDAYS



December 2021

Thursday	Friday
2 9:30 Sit & Be Fit 10:00 Mindfulness Group 11:00 Yoga 12:10 Lunch Music: Jenni McEwen (Piano) 1:00 Mahjong	3 10:30 Out to Brunch Bunch: Herm's Inn 11:00 Blood Pressure 1:00 Craft: Making ceramic holiday ornaments, Part 1 of 2 2:15 Mindfulness Group
9 9:30 Sit & Be Fit 10:00 Sewing Group \$2.00 10:00 Mindfulness Group 11:00 Yoga 1:00 Music Bingo: Holiday Songs with Hannah!	10 12:10 Lunch & Learn: Thriving in the Holidays 1:00 Craft: Making ceramic holiday ornaments, Part 2 of 2 2:15 Mindfulness Group
16 9:30 Sit & Be Fit 10:00 Mindfulness Group 11:00 Yoga 12:30 Red Hats 1:00 Mahjong	17 9:00 Pool tournament 11:00 Christmas Card Craft 11:00 Blood Pressure 1:00 Technology Tutoring 2:15 Mindfulness Group
23 <i>CLOSED FOR HOLIDAYS</i>	24 
30 <i>CLOSED FOR THE HOLIDAYS</i>	31

Daily Activities

Every Day

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

Monday

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

Tuesday

8:30 Ceramics
 10:30 Tai Chi
 11:00 Writers Group (NEW TIME!)
 1:00 Knotty Knitters

Wednesday

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

Thursday

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

Friday

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

Safe Driving / Christmas Cards

Accidents While Driving

Adults 65 and older are involved in more car crashes per mile driven than those in nearly all other age groups. Winter is an especially important time to be vigilant when driving because road conditions and weather may not be optimal.

Precautions to Take

- “Winterize” your car before the bad weather hits! This means having the antifreeze, tires, and windshield wipers checked and changed if necessary.
- Remember your cell phone when you drive in bad weather, and always let someone know where you are going and when you should be expected back.
- Avoid driving on icy roads, and be especially careful driving on overpasses or bridges. Consider alternate routes, even if it means driving a longer distance, if the more direct route is less safe. Often bigger roads are cleared of snow better than smaller roads.
- Stock your car with basic emergency supplies such as:
 - First aid kit
 - Blankets
 - Extra warm clothes
 - Booster cables
 - Windshield scraper
 - Shovel
 - Rock salt or a bag of sand or cat litter (in case your wheels get stuck)
 - Water and dried food or canned food (with can opener!)
 - Flashlight
 - Map (if traveling in new areas)



Activities

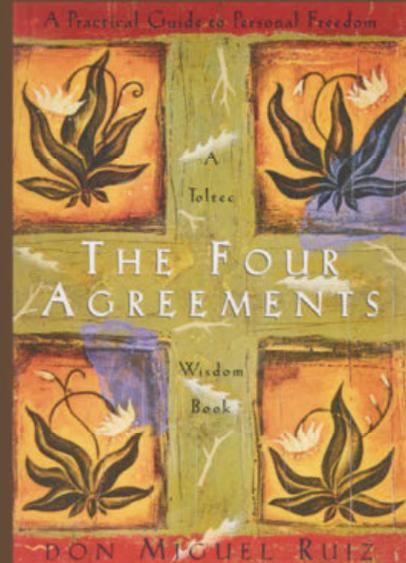
Holiday Craft

Join us as we make ornaments from clay with ceramics instructor Daniel B!



Two Fridays, Dec 3rd and 10th, 1-3pm
\$2 craft fee | RSVP at 435-755-1720

Join our book club as we read:



Discussion at the senior center
on 15 December at 2pm

NEVER MISS A NEWSLETTER!

Sign up to have our newsletter emailed to you at www.mycommunityonline.com



December 2021

Monday	Tuesday	Wednesday	Thursday	Friday
		1 Chefs Choice	2 Parmesan Chicken Bow Tie Pasta Zucchini & Yellow Squash Apple Crumb Bars	3 Baked Ziti Italian Blend Veggies Mandarin oranges Bread Stick
6 Tilapia Wild Rice Veggie Medley Peaches	7 Butternut Squash Soup Croissant Sandwich Mixed Fruit Chips	8 Sweet & Sour Chicken Fried Rice Stir Fry Veggies Pineapple Fluff Fortune Cookie	9 Chefs Choice	10 Baked Chicken Mashed Potatoes Winter Blend Veggies Tropical Fruit Salad
13 Cheesy Vegetable Soup Turkey Sandwich Chef Salad Glazed Carrots Orange Slices	14 Swedish Meatballs Buttered Noodles Roasted Squash Fruit Cocktail Salad	15 Honey Baked Ham Sweet Potatoes Roasted Vegetables Dinner Roll	16 Chefs Choice	17 Sausage Potato Soup Green Beans Apple Crisp
20 Chefs Choice	21 Meatloaf Scalloped Potatoes Sun-kissed Carrots Pears	<i>CLOSED FOR HOLIDAYS</i>	<i>CLOSED FOR HOLIDAYS</i>	
	<i>CLOSED For HOLIDAYS</i> 			

For those 60+ and their spouse the suggested donation is \$3.00. Don't forget to call in by 3:00 p.m. the day before.

The full cost of the meal is \$7.50 for those under age 60. Please pay at the front desk to receive your meal.

GROUPS

WRITERS GROUP

JOIN US EVERY TUESDAY
AT 11AM IN THE LIBRARY

BRING SOMETHING
YOU'VE WRITTEN TO READ
TO THE GROUP IF YOU CAN
(FICTION, NONFICTION,
LIFE HISTORY STORIES,
POETRY... ANYTHING!)

Join us for
YOGA

Every Thursday
IN December @ 11am

Mindfulness Group meets
Thursdays at 10:00 am



COUPLES NEEDED!

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

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

How do I qualify for this study?

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

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

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

What are the benefits of participating?

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

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



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www.mycommunityonline.com



Thrive
Locally



Fraud

During Medicare Open Enrollment, which runs October 15 to December 7, Medicare beneficiaries can choose the plans that are best for them for the upcoming year. If you know your rights and how to spot potential marketing violations, you'll be prepared if an insurance broker or agent tries to enroll you in a Medicare plan that isn't right for you.

You can get help comparing Medicare plans from your local State Health Insurance Assistance Program (SHIP), available in each U.S. state, territory, and the District of Columbia. Private insurance companies administer, market, and sell Medicare Advantage (MA, Part C) and Medicare Prescription Drug Plans (Part D), so it's important to understand your rights and some of the limits on marketing. That way you'll be prepared if an insurance broker or agent tries to enroll you in a Medicare plan that isn't right for you.

Know your rights

If you request an appointment with an agent to visit or call to talk about your Medicare coverage options, remember you have certain rights and agents must follow the law:

- Agents must give you information only about items listed in the scope of appointment form you filled out when you asked for an appointment. They can't talk about other Medicare or insurance products that you didn't ask to talk about.
- Agents can't set their own time limits for you to sign up for a plan. Everyone has until December 7 to enroll, and there aren't any extra benefits for signing up early.
- They can't threaten to take away your benefits if you don't sign up for a plan or offer you gifts if you agree to sign up.
- Agents cannot suggest that Medicare endorses or prefers their plan.

After you pick the plan that's right for you, be sure you get all the details in writing before you sign up. Take your time to read all information and verify details. For example, before you sign up, reach out to your doctors to ensure they are in that plan's network.

Report a marketing violation

There are limits on how companies and agents selling Medicare plans can contact you and what they can say. For example:

- You should never get a phone call from a company you don't have a relationship with.
- A company must not represent itself as Medicare, Social Security, or Medicaid.

- You shouldn't get information — like leaflets, flyers, door hangers, etc. — on your car or at home from a company you don't have an appointment with.
- An agent can't come back to your home without an invitation.
- They can't mislead you about coverage for prescriptions or services. Always review your Explanation of Benefits (EOB) to be sure your coverage matches what was promised.
- They can't promise that you can keep your Medigap plan (supplemental plan) when you sign up for a Medicare Advantage plan. The truth is, you can't have both a Medigap plan and a Medicare Advantage plan.

If you notice one of these marketing violations, please tell your local Senior Medicare Patrol.

Protect your medical information

Scammers might call and pretend to be Medicare representatives or agents in an attempt to steal your Medicare number or other personal information. They can use a fake CallerID name to impersonate Medicare or another organization you know. Don't trust the name displayed on your phone's CallerID screen. If anyone calls and asks for your Medicare, Social Security, or bank or credit card information, hang up. A scammer can use your personal information to file false claims, sign you up for a plan to which you didn't agree, or even steal your identity.

For more information and help reporting Medicare fraud, errors, or abuse, visit [smpresource.org](https://www.smpresource.org) or call 1-877-808-2468. To report an impersonator who pretended to be from Medicare, call 1-800-MEDICARE and visit [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). If you think someone misused your personal or financial information, report it at [IdentityTheft.gov](https://www.identitytheft.gov) and get started on a recovery plan.

https://www.consumer.ftc.gov/blog/2021/10/avoid-marketing-scams-during-2022-medicare-open-enrollment?utm_source=govdelivery

Holiday Activities

CELEBRATE THE
HOLIDAY SEASON
WITH US!

Wii Bowling Tournament
Dec. 6th @ 10:30 am
&

Pool Tournament
Dec. 17th @ 9:30 am

*Sign up for these holiday
tournaments for a chance
to win a Christmas Ham*

Holiday Treat Activities

DECEMBER 8TH - 11:00 AM
HOT CHOCOLATE BAR & DONUTS WITH
HOLIDAY STORIES

DECEMBER 14TH - 11:00 AM
SUGAR COOKIE DECORATING

DECEMBER 20TH - 11:00 AM
GINGERBREAD HOUSES

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Veterans Benefits Buyout Scam

Key Takeaways

- Veterans need to be aware of the “benefits buyout” scam.
- Scammers will call an unsuspecting Veteran asking if they’d be interested in having their VA benefits “bought out” for one lump sum payment.
- Veterans should learn about this and other scams before acting on any offer.

According to the Federal Trade Commission, 163,000 fraud reports have been filed by military retirees and Veterans since 2015. Of that total, 12% have come from retirees and Veterans reporting a financial loss from the fraud. And the most significant stat: the median loss for military retirees and Veterans is \$950, compared to \$775 for active duty servicemembers and \$658 for civilians.

One of the latest scams impacting Veterans?

Benefits buyout scams where Vets are receiving calls from scammers with a tantalizing offer: receive a lump-sum payment immediately if they sign over their rights to future disability/pension payments from the Department of Veterans Affairs (VA). But, that siren’s call of quick/easy money can prove to be very costly.

Operation Protect Veterans (OPV), a joint crime prevention campaign created by the U.S. Postal Inspection Service and AARP, advises Veterans that in these turbulent economic times, they need to carefully examine offers like this and others that scammers try to use.

So, what are the details of the benefits buyout scam?

A scammer or unscrupulous business will call a Veteran and ask them if they’d like to receive an upfront, lump-sum cash payment in exchange for signing over future pension/or disability payments. What the scammer doesn’t say is that there are plenty of strings attached. For starters, many scammers will not let Veterans terminate the deal early—they’re essentially “locked in.” They may also require the Veteran to buy a costly life insurance policy, which guarantees payment in case the Veteran should pass away.

These pension advances could also have serious tax implications for the Veteran, with the lump sum causing them to be placed in a higher tax bracket. This temporary boost in income may also end up disqualifying the veteran from other needed government benefits.

OPV advises all Veterans considering a benefits buyout to do the following:

1. Don’t get pressured into making an immediate decision. **NEVER** sign/agree to a benefits buyout contract before seeing it in writing.
2. Ask a trusted friend, family member or Certified Financial Planner to review the offer before signing.
3. Check out the company/individual making the offer. See if they are licensed in that state to offer financial services, check with the Better Business Bureau, etc.
4. Confirm that the person/company making the offer is a VA-accredited representative.
5. Consider taking a loan from a reputable financial institution/lender, like a credit union or bank, instead one of these shady offers.

Veterans have resources they can access if they think they have already been scammed. They should file a report with:

- The Federal Trade Commission: If you’re an active or retired servicemember, the FTC wants to hear about your experiences. When you do, you’ll also be telling more than 2,300 law enforcers who are members of the Consumer Sentinel Network.
- Their state’s Attorney General.
- The Better Business Bureau.
- The AARP FraudWatch Hotline (877-908-3360).

While Veterans may feel ashamed for being scammed, they shouldn’t let that stop them from helping other Veterans by reporting it. And, for more information on other scams targeting Veterans, visit www.operationprotectveterans.com.

Gift Wrapping



DECEMBER 15TH
9:30 AM - 12:00 PM

Senior Center Elves Gift Wrapping

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and get them
wrapped by the
Senior Center Elves.

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