

# Simply Seniors®

**SIMPLY SENIORS**  
**VOLUME 12 | NUMBER 1**  
**JANUARY 2018**  
**FREE**



## **Simply Seniors Launches Weekly Radio Show Jan. 6**

**Medicare  
Disenrollment  
Period  
Jan. 1 - Feb. 14**

**2018 Senior  
Tours are Back!  
*Schedule pg 5***

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**UTAH'S PREMIER INFORMATION SOURCE FOR PEOPLE 50 AND BETTER!**

# Letter from the Editor

It's hard to believe that 2017 is gone and we are into 2018 already! Where does all the time go?

As with each new year, there are some changes that come along. Having been publishing Simply Seniors for 12 years now, we thought it was time to freshen things up just a little bit.

One of the first things you will notice is that the cover is a bit cleaner, and focused more on the content inside. After all, that is what readers have told us is the best feature of Simply Seniors: The content!

Astute readers may have noticed that we have begun printing a single edition for all Northern Utah. As much as we love the focus of the smaller editions, things along the Wasatch Front are getting more compact. There is just not the separation between the counties like there was in the past. And, this means readers are reaching out into more areas to get the service they want, and need.

We must adapt to provide the information and resources to readers based on their needs.

You will still find your great local providers, but you will also find a more broad base of information as well. This increases the value to you and gives you more quality content you love each month.

For 2018 we are focusing on a common theme: Living the Good Life!

As we all continue to live longer than expected, we deserve to get the most out of those extra years. In 2018 we are going to focus on this and help remind you each month that life is about living in every moment. What are you going to do tomorrow to make your day great?

We love to hear your feedback so please, take a minute to complete the feedback form below and let us know what you think about Simply Seniors! We hope you have a great start to 2018!



All of us at **Simply Seniors** are committed to bringing you quality editorial content in order to entertain, inform and educate our readers.

## Your Feedback is Appreciated!

Please take a minute to let us know which of this months stories you enjoyed, and give us any feedback you think would make Simply Seniors better for all readers. **Your returned form will be entered in a drawing for great gifts and prizes!**

- Views on the News
- Legal
- Dental
- Social Security
- Assisted Living
- Goals
- Bereavement
- Puzzles & Humor
- \_\_\_\_\_

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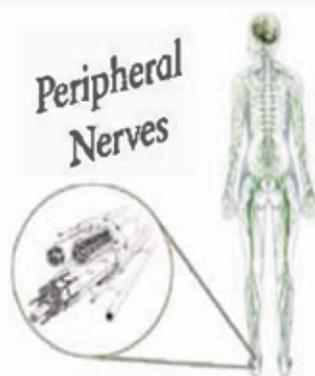
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# Peripheral Neuropathy WARNING!

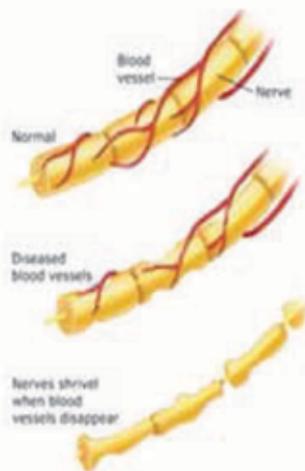
**South Jordan, UT**—The most common method your doctor will recommend to treat your neuropathy is with prescription drugs that may temporarily reduce your symptoms. These drugs have names such as Gabapentin, Lyrica, Cymbalta, and Neurontin, and are primarily antidepressant or anti-seizure drugs. These drugs may cause you to feel uncomfortable and have a variety of harmful side effects.



**Figure 1: Notice the very small blood vessels surrounding each nerve.**

Peripheral neuropathy is a result of damage to the nerves often causing weakness, pain, numbness, tingling, and the most debilitating balance problems. This damage is commonly caused by a lack of blood flow to the nerves in the hands and feet which causes the nerves to begin to degenerate due to lack of nutrient flow.

As you can see in Figure 2, as the blood vessels that surround the nerves become diseased they shrivel up which causes the nerves to not get the nutrients to continue to survive. When these nerves begin to “die”



**Figure 2: When these very small blood vessels become diseased they begin to shrivel up and the nerves begin to degenerate.**

they cause you to have balance problems, pain, numbness, tingling, burning, and many additional symptoms.

The main problem is that your doctor has told you to just live with the problem or try the drugs which you don't like taking because they make you feel uncomfortable. There is now a facility right here in South Jordan that offers you hope without taking those endless drugs with serious side effects. (see the special neuropathy severity examination at the end of this article)

In order to effectively treat your neuropathy three factors must be determined.

- 1) What is the underlying cause?
- 2) How Much Nerve Damage Has Been Sustained.

NOTE: Once you have sustained 85% nerve loss, there is likely nothing that we can do for you.

- 3) How much treatment will your condition require?

The treatment that is provided at The Scranton Clinic has three main goals:

- 1) Increase blood flow
- 2) Stimulate small fiber nerves
- 3) Decrease brain-based pain

The treatment to increase blood flow utilizes a specialized low-level light therapy (not to be confused with laser therapy) using light emitting diode technology. This technology was originally developed by NASA to assist in increasing blood flow.

The low level light therapy is like watering a plant. The light therapy will allow the blood vessels to grow back around the peripheral nerves and provide them with the proper nutrients to heal and repair. It's like adding water to a plant and seeing the roots grow deeper and deeper.



**Figure 3: The blood vessels will grow back around the nerves much like a plant's roots grow when watered.**

The amount of treatment needed to allow the nerves to fully recover varies from person to person and can only be determined after a detailed neurological and vascular evaluation. As long as you have not sustained at least 85% nerve damage there is hope!

Dr. Robert Scranton DC at The Scranton Clinic will do a neuropathy severity examination to determine the extent of the nerve damage for only \$45. This neuropathy severity examination will consist of a detailed sensory evaluation, extensive peripheral vascular testing, and a detailed analysis of the findings of your neuropathy.

Dr. Scranton will be offering this neuropathy severity examination from now until the end of the month.

Call 801-997-5517 to make an appointment with Dr. Scranton to determine if your peripheral neuropathy can be treated.

The patient and any other person responsible for payment has a right to refuse to pay, cancel payment, or be reimbursed for payment for any other service, examination or treatment that is performed as a result of and within 72 hours of responding to the advertisement for the free, discounted fee, or reduced fee service, examination or treatment.

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*Dr. Rob Scranton, D.C., Chiropractic Physician*

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# VIEWS on the NEWS

## What is this disenrollment period all about?

by Daniel S. Short  
Simply Seniors

December 7 not only marks Pearl Harbor Day every year, but also the end of Annual Election Period for Medicare programs. So, what is all the fuss about this Annual Disenrollment Period through February 14?

The truth is that while there is AEP for Medicare Part C and D plans, there is a special disenrollment period the first six weeks of the year that allows someone to make a change in case they ended up in a plan they might not want to stick with for the entire year.

Of course, there are some catches, but that is what it's all about. And, with more than half of Utah seniors enrolled in a Medicare Part C plan, this disenrollment period is especially valuable.

Why is it so valuable?

Because many Utah seniors simply don't understand how Medicare works and that they really have choices as to the type of care they receive. It seems that all you ever hear about is managed healthcare plans. When was the last time you had anyone really explain the value of Original Medicare to you?

The truth is that there are two

options available within Medicare: Traditional health insurance, and managed healthcare.

Why is this important?

Because many healthy Medicare beneficiaries in Utah are being misled as to which of these options provides them the greatest amount of benefits. I would go on to say that most are being misled!

And don't let anyone fool you into thinking that managed healthcare is the same as traditional health insurance.

Really? Is this confusing yet? Remember in the 90's when everyone started saying, "Oh, it's going to be so good! Go to one

## 2017 2018 2020 MEDICARE CONSUMER FACT FILE



**MEDICARE  
ENROLLEES**

**2017**

**59.0 MILLION**

**2018**

**60.7 MILLION**

**2020**

**64.3 MILLION**

### Know These Dates!

**OCT. 15 - DEC. 7 - OPEN ENROLLMENT PERIOD** for Medicare Advantage and Medicare Part D Prescription Drug coverage. All individuals with Medicare can change their Medicare health plan and prescription drug coverage for the next year.

**JAN. 1 - FEB. 14 - MEDICARE ADVANTAGE  
DISENROLLMENT PERIOD.** Those with MA plans (Part C) can leave the plan and switch to Original Medicare.

**JAN. 1 - DEC. 31 - MEDICARE SUPPLEMENT (Medigap)** plans can be purchased year-round but may require answering health questions to determine eligibility.

of these few doctors, or these two hospitals, and it will cost so much less.”

Think about it. Did it ever work out as good as it used to be? Not even close!

In the old days, did the doctor used to come to your house and leave you a receipt for your co-payment? No way! In the real world, health insurance takes care of the expenses wherever you need to go. Managed health-care doesn't do that.

This is why the disenrollment window exists, and why you should take advantage of it.

You deserve to be able to make the best choices for you. And, to do that, you need to be given all the facts; not to be sold something

by someone pushing a product.

The reality is that for most people paying a premium for a Medicare managed healthcare plan in Utah, they could receive greater coverage, and have less risk, through their options with Original Medicare combined with a Medicare Supplement. And, in many cases this will cost them less than they are already spending!

To battle this situation, Simply Seniors will be providing Medicare educational content throughout 2018 to protect you! We want you to know the facts and where to go to make good choices. We are here for you to fight those trying to take advantage, or not inform you of all the facts.

Use this disenrollment period to your advantage and take control of your healthcare! Learn what you need to know, and work with those you know you can trust.

As always, Simply Seniors is proud to choose the best providers in their field to serve you. If you see them in Simply Seniors, you know you can trust them!

.....  
**...with more than half of Utah seniors enrolled in a Medicare Part C plan, this disenrollment period is especially valuable.**

## SENIOR TOURS 2018

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**\$245 per person**

**Feb. 19–23, 2018**

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- Oct.16 Logan fall Follage Trip
- Oct. 24-26 Jackpot/
- Nov. 5-8 Laughlin/Mesquite
- Nov. 12-18 San Francisco Tour

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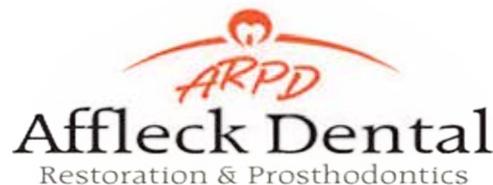


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# Utah Elder Law

with Jack Helgesen

## Choosing the person who will manage your affairs after death

by Jack C. Helgesen

### Your “Personal Representative.”



The person appointed in Utah to manage your affairs after your death is called your “Personal Representative.”

(“Executor” or “Administrator” in other states.) Your Personal Representative will have no authority except to preserve your assets until he or she is appointed by a probate Utah court.

If you leave a last Will, your Personal Representative must follow your Will and report to the court. If you do not leave a Will, your Personal Representative will apply the Utah probate code laws of intestacy to divide and transfer your property.

### Your “Successor Trustee.”

If you leave your property in a Trust, your estate plan will be implemented by your Trustee, usually a “Successor Trustee.” Your Trustee does not need to be appointed by a court and will immediately have all of the

powers and authority you give in the Trust agreement.

### Some suggestions.

Whether your affairs will be managed by a “Trustee” or “Personal Representative” these ideas are worth considering.

#### 1. Choose with family peace in mind.

You will leave a better legacy if your affairs are managed with family peace as the highest goal. In most families, at least one child has the ability to get along with the others. A child with this talent who is willing to follow your rules can be a good choice.

#### 2. Choose with honesty and loyalty in mind.

Nominating a selfish person who may not be honest can be a disaster. If your other heirs dispute his or her honesty, your family may be drawn into lengthy and expensive court action. Anger and resentment may last for decades. Nominating a person who is not loyal to you also brings many problems.

#### 3. You do not need to nominate an heir or family member.

In Utah, any competent adult can serve as your Personal Representative or Trustee. You can

nominate a friend, relative, pastor, bishop, accountant – anyone you feel will follow your desires. If you choose someone outside your immediate family, always get their permission before nominating them.

#### 4. You may nominate several people to serve at a time.

Many Utahns nominate two, three or more people to serve together. This may work well in many families, especially blended families. But, joint Trustees or Executors who do not get along with each other may create a stalemate where nothing gets done and your money is wasted. A single representative is usually your best choice.

#### 5. You should always nominate at least two successors beyond your first choice.

You should nominate alternates in case your first choice is unable or unwilling.

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*Jack Helgesen may be the only Utah lawyer who concentrates on both injury law (32 years experience) and elder law, and who is a Certified Medicare Secondary Payer Professional (CMSPP) for senior injuries. (This is a national certification, not a Utah designation.) His firm, Helgesen, Houtz & Jones, has offices in Ogden and Layton, Utah. Seniors who would like a free injury case evaluation can contact him at (801) 544-5306.*

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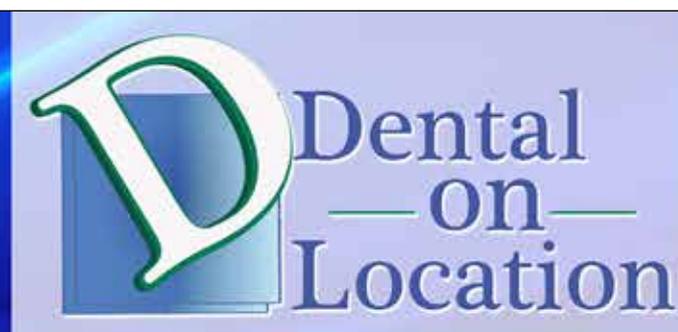
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Left: WhiteCap Institute's founder, Dr. P.K. Clark. Right: Dr. Riley Clark, Implantologist and Clinic Instructor.



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## What Are You Doing for Your Teeth for the New Year?

by Dana Fisher  
*Dental on Location*

One of the things that seems to often be forgotten about is our teeth. Those little chompers in there that help us eat all the good stuff.

We tend to take them for granted most of the time. Until, that moment we need them, or they are hurting. Then we wish we had done a little more for them.

As with every new year, this is a chance to focus on our priorities for the next 12 months.

I'm not saying that you need to put your teeth ahead of your family, or your home, or anything like that. But, use this chance to schedule yourself for your visits for the year.

Get that out of the way and onto your calendar. Quick. Easy. Check it off the list!

Now you know that your scheduled visits are set for the year and you don't have to deal with it again until 2019. Wow, that seems like a long way off!

How about another little tip

for your teeth for 2018? Keep an extra toothbrush around. Yeah, you know, like not just in the bathroom. Maybe have one in the kitchen as well. Then when you see it there looking up at you, show it some love and put it to use for a minute. Such an easy step to getting the gunk off your teeth and gums and keeping them healthy.

Another handy trick is to use these handy little flossers. These days you can get a pack of 100 for so little and keep them near your favorite chair.

Got something stuck in your teeth? No problem. And, best of all, no more wrapping the floss around your fingers and trying to get your hands way back in your mouth.

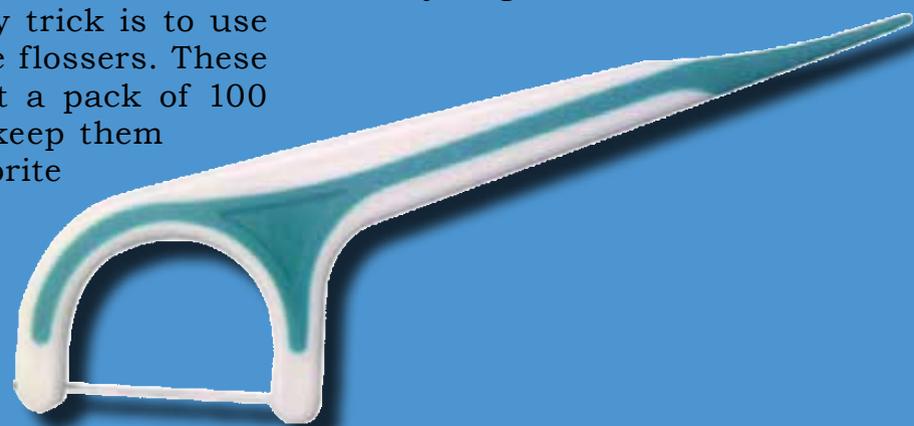
Just a little wiggle of the flosser here and there, and you have done wonders for the health of your mouth.

And don't forget that a healthy

mouth is one of the first parts of a healthy body.

These are just a couple handy tips you can put in place for 2018 to help make this the best year ever for you, and for your teeth!

And remember, take a few minutes now to schedule your appointments for the year by calling (801) 707-8740 and you will be ready to go for 2018.



# 5 Ways Social Security Protects You, Your Family

**by Mickie Douglas**  
*Social Security Public Affairs*

Next payday, when you see a portion of your wages go towards FICA taxes, rest easier knowing that your investment in Social Security brings a lifetime of protections for you and your family.

From your first job and throughout your career, we track your earnings and give you credits for the contributions you've made through payroll taxes. Those credits can translate into important future benefits. As you

prepare for a financially secure future, you should know about these five benefits that you, your spouse, and your children may become eligible for through Social Security.

Retirement benefits provide you with a continuous source of income later in life. If you've earned enough credits, you can start receiving your full retirement benefits at age 66 or 67 — depending on when you were born. You may choose to claim these benefits as early as age 62 at a permanently reduced rate,

but waiting until after your full retirement age increases your benefit amount by up to 8 percent per year to age 70.

Disability benefits offer a financial lifeline if you're struck by a serious medical condition that makes it impossible for you to work and provide for yourself and your family and is expected to last at least one year or to result in death.

Child benefits support your minor children while you're receiving Social Security retirement

*Story cont. to pg 11*

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*Jason Mendenhall*  
20 years assisted living experience

# Touring Assisted Living Communities from Your Loved One's Perspective

**by Jason Mendenhall**  
*Utah Senior Care Advisors*

Make no mistake that the assisted living industry is big business.

Huge corporations spend millions of dollars researching how to get a prospective resident's power of attorney to choose one of their communities.

Similar to the M&M store on the Las Vegas strip pumping the scent of chocolate throughout their store and onto the street, big business assisted living companies tend to design their décor and menus with the decision maker's taste in mind. Unfortunately, the resident is rarely the decision maker.

If your loved one is from “The Greatest Generation,” they may not appreciate a menu that is too diverse.

You may love stir fry, but if your grandma grew up on meat and potatoes in Nebraska, she may be turned off.

The same advice goes for the floor plan of a building.

The younger resident that spent their golden years in the height of the cruise ship era may love a larger building with lots of amenities and activities. Meanwhile, older residents may prefer a cozy, home-like atmosphere.

Remember, a sous chef and French bistro may sound appealing to you, but what accommodations will make your parent comfortable?



Photo courtesy of Jason Mendenhall

**The younger resident that spent their golden years in the height of the cruise ship era may love a larger building with lots of amenities and activities. Meanwhile, older residents may prefer a cozy, home-like atmosphere.**

## Social Security cont. from pg 9

benefits or disability benefits. This financial support also is available to adult children who become disabled before age 22. Grandchildren and stepchildren may qualify in certain situations.

Spousal benefits supplement a couple's income if one of the two never worked or had low lifetime earnings. In some cases, this benefit is also available to divorced spouses.

Survivor benefits ease the financial burden

on your loved ones after you die by providing monthly payments to eligible widows, widowers, children, and dependent parents. It's likely the survivor benefits you have under Social Security carry greater value than your individual life-insurance policy.

Currently, Social Security provides benefits to more than 61 million American workers and their families. And we'll be there for you and your family through life's journey. Learn more about all of our programs at [www.socialsecurity.gov](http://www.socialsecurity.gov).



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# Using Guidelines to Reach Your Goals

by Daniel S. Short  
Simply Seniors

I have come to learn in my life that in most relationships, there is usually one person who is a spender, and one that is a saver. And, that's ok. I get it.

Believe me, if it wasn't for my wife, I probably would never buy myself anything new until it was broken, or I just couldn't wear it anymore. I just try to live a simple life.

The problem with this is that the rest of the world, it doesn't exactly wait for me and my simple mindset. I save some money for those things I may have a need for, and when I need it, suddenly the cost is way more than I remember it being.

"Well, how did this happen?" I say to myself as I stand there scratching my head.

It's these little moments that bring us to the realities of life. The truth is, that no matter what we believe, or think, or even have experienced in the past, the future is unpredictable.

Even though it is true, and we all know it, we are still not always interested in doing anything about it. And sometimes,

I still test the limits when the needle is under the 'E', and I know I should get gas.

It happens to all of us. And when we get caught, how foolish do we feel for not taking that simple step to do something to protect ourselves?

For me, I find that if I put certain guidelines in place they help me to know when to do things.

For instance, when I make an appointment, I put it on my calendar right away. If I don't then chances are good I will forget. This is one of those little rules. When I make an appointment, I put it on the calendar immediately.

Another little rule that has saved me quite a few times, is when I am talking to someone, especially my wife, and I start getting a little tense, I need to stay quiet and listen for a minute longer. Oh, how this little guide has saved me!

As for savings, you might find a rule for yourself that you always have a certain amount of money in your savings. Then, when you get, say, \$10,000 beyond that number, you move it to another safe place and keep your safety net in place.

This is a nice rule for savings that helps you to have what you need, and keep working on towards your goals at the same time.

There are a lot of great

options out there, so reach out to our friends at Allen Financial and set a couple solid guidelines to help you stay on track and moving towards your goals.

**It's these little moments that bring us to the realities of life. The truth is, that no matter what we believe, or think, or even have experienced in the past, the future is unpredictable.**

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# Healthy Heart Nutritional Essentials

## *How Refined Foods Increase Heart Disease Risk*

by **Dr. Craig A. Blamires**  
*Dynamic Health & Wellness*

It's hard to miss the fact that heart disease is now ranked as the No. 2 cause of death in the U.S. The No. 1 cause is drug related deaths, both prescription and non-prescription.

Historically, heart disease has been a plague on the male population, but now it's rising steadily in the female population as well.

In fact, so-called heart disease, which killed more than 700,000 Americans in 2001, accounted for 29 percent of all deaths in the U.S., and cost the nation as estimated \$335.5 billion! How could this happen when the cause of heart disease is known to be primarily founded in lifestyle and poor-quality food choices?

"Heart disease is the nation's leading cause of death. Much of the burden of heart disease could be eliminated by reducing the prevalence rates of its major risk factors: high blood pressure, high blood cholesterol, tobacco use, diabetes, physical inactivity, and poor nutri-

tion," states the Center for Disease Control. "Modest reductions in the rates of one or more of these risk factors can have a large public health impact. Heart disease can also be prevented or controlled through environmental changes such as providing better access to healthy foods and opportunities for physical activity."

Studies show that heart disease is virtually non-existent in the absence of refined foods; those low in denatured fats and high levels of refined carbohydrates. Let's take a look at each of these the next couple months for a better awareness of the Healthy Heart Nutritional Essentials.

We will start with refined foods and the dangers they bring us.

One of the Healthy Heart Nutritional Essentials is a diet low in refined foods. The wholesome nutrients refined out of foods upon processing, particularly the loss of the B-complex nutrients, are the cause of elevated homocysteine levels. Homocysteine levels are one of the most reliable indicators of heart disease risk. Therefore, eating whole

foods and whole food concentrates high in these B-Complex factors is a Healthy Heart Nutritional Essential.

We must learn to live a healthy lifestyle. To choose our foods and activities according to what will benefit our health, rather than propping ourselves up with sugar, stimulants, and drugs to deal with the side effects of an unhealthy lifestyle.

Start by adding wholesome fresh fruits and vegetables to your daily eating habits. Then bring in broiled, baked, or poached fish a couple times a week. Make sure to avoid anything fried! If you use oil when cooking, try using extra virgin olive oil or raw organic coconut oil. Look for little ways to cut out the sugar. One easy way is cutting back on a soft drink or two through the day. And don't forget the breads.

Make a point to be active! It doesn't take much to reach that target of 30 minutes per day.

It is also a good idea to get checked regularly for dietary deficiencies. Make it a part of your routine twice a year. Call (801) 264-1010 to get on the schedule for your visits for 2018. It could save your life!

**SUDOKU**

The sudoku grid consists of eighty-one squares in a nine by nine grid. To solve the sudoku, each square in the grid must contain a number between one and nine, with the following conditions:

- Every row of 9 numbers must include all digits 1 through 9 in any order once and only once
- Every column of 9 numbers must include all digits 1 through 9 in any order once and only once
- Every 3 by 3 subsection of the 9 by 9 square must include all digits 1 through 9 once and only once

The sudoku starts with a partially filled grid and you must complete the grid while following the rules above. If you complete the grid, you've solved the sudoku. The difficulty of each game is largely a function of how many squares are filled in. The more squares that are known, the easier it is to figure out which numbers go in the open squares. As you fill in squares correctly, options for the remaining squares are narrowed and it becomes easier to fill them in.

	7		8			5		
	3	8	1	9	2	6	7	
	9	4	3	5	7			
		6		7		1	4	2
4			2		1			7
7	1	2		4		9		
			7	2	9	3	1	
	2	3	4	8	6	7	9	
		7			3		2	

Solution on page 30

# Resources for Aging Well



## We Love Our Seniors Blue Book!

It's filled with great articles and resources as well as current activities happening in our area. We can also read it online at [SeniorsBlueBook.com](http://SeniorsBlueBook.com).



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LIVING THE GOOD LIFE

**Simply Seniors  
Special 2018 Series**  
*Understanding  
Medicare*

**by Daniel S. Short**  
*Simply Seniors*

As part of Simply Seniors 2018 theme, Living the Good Life, we have decided to bring you a special 12-part series relating to Medicare education.

Day after day we learn about readers who have been misled about Medicare and how it works. They have been convinced they needed to buy things that were not in their best interest.

To combat this, we have decided one of the best ways to help you in Living the Good Life, is to make sure you received fair and accurate information about Medicare, how it works, and how these options affect you. We will give you the facts, then give you some real-world examples of how this relates.

Our hope is that through this series, you will be armed with the information you need to make educated decisions for you and your family during the next enrollment period.

We are going to start with understanding the difference between traditional health insurance and managed healthcare plans.

Let's think back to the good ol' days. Remember when you never worried about having to pick a doctor? You usually had a doctor your family had used for many years. There were one or two hospitals in town. Nobody told you what doctor you could see, or what hospital you had to go to.

Our employer usually provided health insurance as part of our benefits for us and our families.

We remember the days when we would have children and there was very little, if any cost. We never worried about how much it would cost us if we had to get medical help.

This was how we all understood health insurance to be. Go to any doctor, any hospital, and the costs were covered for you. This is traditional health insurance.

Then, one day, in the 1980's and 90's we started hearing all these new words like, HMO, PPO, network, co-pay, out-of-pocket expenses, and referrals. People told us how great it was going to be. That we could see one of their few doctors, or go to one of their two hospitals, and pay a few bucks here and there as we needed care.

Suddenly we had limited doctors we could see. And we started to consider the cost of seeing a doctor as to if we were going to get treatment. This is managed healthcare.

I have asked thousands of people which of these programs they would choose if they had the choice: Traditional health insurance where they could see any doctor, go to any hospital, and have all their costs covered, or managed healthcare where they could see some doctors, go to some hospitals, and pay extra costs as they go. It is no surprise that every person that looks at this option chooses traditional health insurance: Any doctor, any hospital, all costs covered.

The truth is that within Medicare you have this same choice! You can choose traditional health insurance, or managed healthcare.

And, you can make this choice at more times than just during the annual election period Oct. 15 through Dec. 7 each year. If you have chosen a Medicare managed healthcare plan, there is a special window called annual disenrollment period each year from Jan. 1 through Feb. 14 where you can move to Medicare traditional health insurance, also known as Original Medicare.

*Next month we will discuss the individual parts of Medicare and what each of those is all about.*

***As we have done for the past 11 years of Simply Seniors, we continue to work with the best in each industry to ensure that you are treated fairly by any of our advertising partners. This includes our friends at One Financial Advisors who represent Medicare and continuing care planning, and Allen Financial who works with our readers to provide exceptional financial advice for the future.***

<u>Health Insurance</u>		<u>Managed Healthcare</u>
Any doctor		Some doctors
Any hospital		Some hospitals
Costs covered		Out-of-pocket costs
No referrals	???	May need referrals
Nationwide	???	Usually local area

# Wellness, Aging in the New Year

by **Christine Cramer**  
*MBK Senior Living*

What do you feel like when you're upset, depressed, stressed, etc.? How does it affect your entire life?

Being unbalanced can cause other issues like physical pain, not being able to focus or socially connect with friends or family, and more, which in turn cause more problems and even illness or disease. Where is the fun in that?

When we think about healthy aging, it really starts at any age and it's all about taking care of your entire being. In fact, The World Health Organization defines wellness as a complete state of physical, mental, and social well-being, not merely the absence of disease or infirmity. Wellness is an active process through which you become aware of and make choices towards, a more balanced life.

Consider these dimensions of wellness to better understand how you can fulfill a more balanced, whole-health, approach to your well-being: Social, physical, spiritual, emotional, occupational, and intellectual.

Each month we will be highlighting one of these areas for our focus. This will give us each

a chance to have something to focus on each month and get familiar with in our lives.

This month we will discuss our social wellness.

Social wellness involves developing and nurturing healthy relationships. Having a strong social network can give you support and guidance when you are stressed or need stress relief. Study after study has shown that some form of active socialization can have positive affect on one's health.

Not only that, but our natural immune system is negatively affected by social isolation as well. A recent Harvard study stated that elderly people engaged in some form of social contact had the slowest rate of memory decline.

As we are all living longer, and the rate of Alzheimer's disease and other forms of dementia increases, this information is extremely valuable for our time. The value of social contact clearly shows that if we can keep our minds mentally engaged on a social level, we can help ourselves to stay sharp, and alert, longer.

As we are taught by Sophie Marceau in the James Bond film, *The World is Not Enough*, "There's no point living if you can't feel alive."



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# Tips to Beating the Winter Blues

## Presented by Pacifica Senior Living Millcreek

Winter brings lots of celebrations and joy, but can also bring the blues to many who reminisce about time passing by and those they have lost in their lives. Health concerns and issues with money following the holidays can also be hard at this time of year.

Here are some tips to beating the Winter Blues.

### GET OUT AND ABOUT

Ask family and friends for help traveling to parties and events to enjoy time with others. Invite family and friends over to your home. Take a brisk walk at the beginning of your day and in the evening to wind down and relax. Exercise is a great way to beat the blues.

### VOLUNTEER

Helping others is a great mood lifter. There are many organizations to choose from to give of your time and energy. Choose

one that speaks to you and will bring happiness to both you and others.

### DRINK RESPONSIBLY

If you participate in drinking alcoholic beverages don't overindulge. Excessive drinking can make you feel depressed. Some feel it is best to avoid alcohol at any time of the year.

### ACCEPT YOUR FEELINGS

There is nothing wrong with not feeling happy and joyous all the time. Be kind to yourself and seek support from others, whether it is a professional or family and friends.

### TALK TO SOMEONE

Family, friend, mentors, and neighbors are powerful relationships to help you through a time of feeling down. Talk about your feelings; it can help you understand why you feel the way you do. A simple phone call, chat over coffee or hot chocolate, or a nice email, greeting card, or letter can brighten your mood.

## Recognize the Warning Signs of Depression and Seek Help

Winter blues are temporary and mild, but depression can be more serious and linger unless you get help. Warning signs of depression: Sadness, changes in appetite or weight, frequent crying, feeling worthless or helpless, decreased energy and fatigue, trouble concentrating and difficulty falling asleep or sleeping too much.

Depression is treatable. Talk to your healthcare provider, or get other professional help, if your symptoms occur every day or last more than two weeks.

# How Today's Healthcare is Hurting Us, Our Families

by Daniel S. Short  
Simply Seniors

You may be the exception, but there are few people I know these days who enjoy going to see their doctor. Most people I know avoid it as long as possible.

There are many reasons they tell me that they avoid going. They range from being inconvenient, to not wanting to deal with what they might find out if they go.

But after discussing this a bit further, there almost always seems to be something more influencing their decision: How much it could cost them.

It is so true today! And, it seems completely crazy that in today's world we are allowing the potential cost of our care to govern if we get help or not. How did we get here?

Managed healthcare began to see a significant rise in America around 1990. It was around before that, but not at the same levels as after that time. People started talking about how good it is going to be.

"Just see one of these few doctors," they would say. "You just pay a couple dollars each time you go. It will be so good. We have two hospitals in the network, and they are great! Quit paying for health in-

urance you don't use."

Let's be honest, did this new style of care ever end up as good as traditional health insurance? Not even close! The reality is that nobody has healthcare for when they are healthy. Healthcare is to help us when we need help with our health.

Today I see so many who put off getting care they need because they are worried about the co-pays, out-of-pocket costs, and the expenses they may incur if they go to the doctor to take care of themselves.

Why are we allowing the cost of our care determine our health? This is completely backwards!

This way of thinking is hurting us all, and our families! Avoiding care because of cost is only ensuring that in the future, the care we need will cost even more.

It is time to stop this process and take control of your care again.

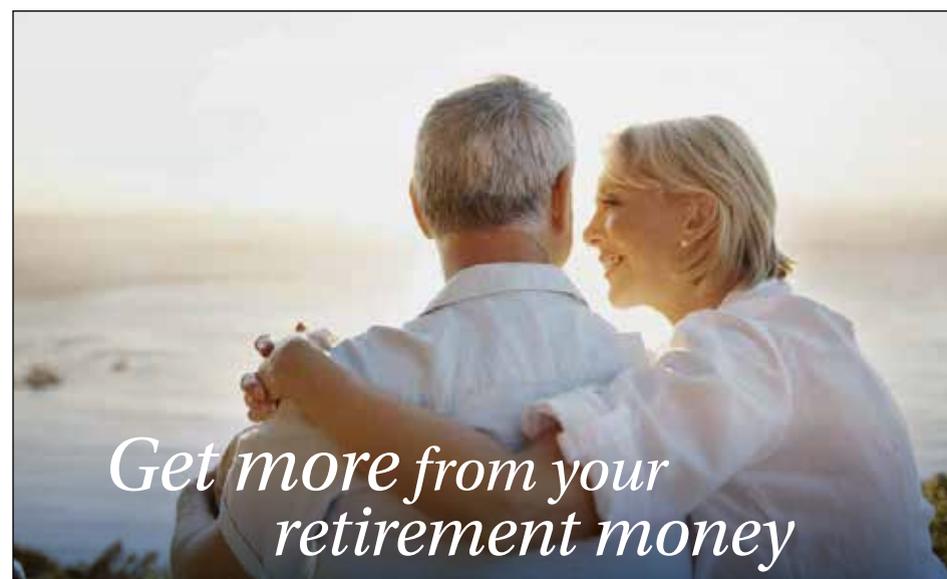
If you pay a premium for a Medicare health plan, call our friends at One Financial Advisors in January at (801) 676-1500 and challenge them. In less than two minutes, over the phone, they will let you know the monthly cost for you to get traditional health insurance and not be limited by a managed healthcare plan. Chances are good that

you have options that can remove these expensive risks for care at nearly the same monthly costs you pay now. And, in many cases, for much less!

Take control now to protect you, and your family in the future. Stop letting the potential costs of healthcare determine your health.

*Max Coulliette is the President of Intermountain Professional Education Providing Continuing Education for Financial and Tax advisors for more than 23 years. He has presented nationally as well as in many state and local Society of CPAs, and several other national and local financial and tax advisor associations. He is also listed on the National Association of Insurance and Financial Advisors, Dynamic Speakers List.*

*Max is President of a comprehensive independent financial services firm focused on assisting clients maximize their wealth, security and protection with more than 34 years' experience in the financial industry, specifically with business owners and executives.*



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Fridays 12:00- 4:00



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Open Computer Lab  
Thursdays  
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# I'll Think About That Tomorrow

by Margene Luke  
Premier Funeral Services

I've been thinking about the movie, "Gone with the Wind" where protagonist, Scarlett O'Hara is often quoted as saying "I'll think about that tomorrow." Well, from one procrastinator to another, it is time to think about those serious issues we have been avoiding, dreading, putting off, yes, procrastinating.

Remember telling your kids how much better they would feel if they would just jump to it and clean their room or get homework done? If they actually did it, wasn't it nice to have a clean and organized space and not have homework projects looming?

As adults we think we have mastered that but we all know we haven't because we just need to ask ourselves, did we get our family emergency kit ready? Did we get our trust done? How about our living will or funeral plans? Nope.

I know you've got New Year's resolutions like going to the gym six days a week, or losing 30 pounds. But, we both know you'll be done with those by February.

Why not do something that may impact your family's safety or fi-

nancial future perhaps for generations and get your affairs in order? Isn't it better to do it now while no doctor is telling you that the time is eminent to get your affairs in order?

So, let's do one little thing to get started together. It won't cost any money. And, money is one reason we tell ourselves not to get started. We can think of tons of other things to spend money on rather than a funeral plan. But, will it be any easier when our spouse passes and nothing is ready? Nope.

One thing I did was fill out my own death certificate information. Okay, it sounds weird, and obviously I can't fill in the date and place of death and such, but there is a lot of information that can easily be filled out ahead of time.

This may seem silly to do ahead of time, but it is great to get the facts down before they are lost to memory? If you are the caregiver for grandma and you must fill out this information after her passing, do you know right off hand the maiden name of your grandmother's mother? Do you know her highest education? Did she graduate, or did she quit school early to go to work to help her family? What

do you want filled in on your occupation (Domestic goddess?), kind of business, or your race?

It is only one thing, but you can get a start on your resolutions and not be like Scarlett where she gives us another lesson to the procrastinator quote we don't ever want to repeat.

"Oh, I can't think about this now! I'll go crazy if I do! I'll think about it tomorrow. But I must think about it. I must think about it. What is there to do? What is there that matters? After all, tomorrow is another day."

*Here is some of the information needed for the CERTIFICATE of DEATH:*

Full legal name of decedent, Gender, Date of birth, Place of birth, Armed Forces status, Marital status, Surviving spouse's name, Occupation, Kind of business, Home address, Father's name, Mother's maiden name, Burial or cremation, Ethnic origin/race, Highest education. (You will need the decedent's social security number but it will not show on the certificate.)

*We want to hear your ideas, suggestions, and to answer your questions. Yes, even those questions you've always wondered about the funeral industry but didn't dare ask.*

*Please email me at [thefunerallady@premier-funeral.com](mailto:thefunerallady@premier-funeral.com) or send your written comments to me at: 1160 N. 1200 W., Orem, UT 84057*

# D.O.A.

**RUN TIME: 1 Hr 23 min. (B&W)**

**RELEASE DATE: 1950**

**GENRE: Film-Noir / Mystery | RATED: Not Rated**

**STARRING: Edmond O'Brien, Pamela**

**Britton, Luther Adler, Neville Brand**

**The Classic Movie Corner Rating:**



**by Terry Whitsitt**

*The Classic Movie Review Corner*

This film is as intriguing as its title. D. O. A., is a classic example of the shadowy black & white mysteries of the 40's & 50's, called Film-Noir

A small town accountant, Frank Bigelow, (Edmond O'Brien) is taking a vacation to relax in San Francisco. Frank gets a call from Paula Gibson, (Pamela Britton) his secretary. She tells him that a Mr. Eugene Phillips has called several times, and says he must speak with Frank, "Before it's too late." Not recognizing the name, Frank tells her to, "Call him back and tell him I'm on vacation, and can't be reached."

That same evening Frank is invited to a small party in the hotel and a night on the town. The next morn-



Photo provided courtesy of classicmoviecorner.com

ing Frank feels ill, and visits a doctor to see what's wrong. After running a few tests, the doctor learns the awful truth of what is wrong with Frank. He has ingested a lethal dose of "luminous toxin" poison and has less than a week to live. Frank won't believe this impossible nightmare and runs out of the office. After a second doctor confirms the diagnosis, Frank is told, "Of course I'll have to notify the police. This is a case for Homicide. I don't think you

fully understand, Bigelow. You've been murdered." With only a few days to live, Frank sets out to discover who killed him and why.

Upon returning to his hotel Paula calls and mentions there's no need to worry about Mr. Phillips. When she called to give him Frank's message, she learned the man had just died. This news sends him racing to Phillips's office in L.A., to learn why the man wanted to contact him. With twists and turns at every corner, the viewer isn't sure who the murderer is until the very end.

The film was shot on the streets of San Francisco and L.A. and was remade in 1969 titled "Color Me Dead" and again in 1988.

This movie will be airing on Turner Classic Movies on Saturday, January 27, 2018 at 8:15 PM. It can also be viewed all month long in January 2018 in our online theater at: <http://www.classicmoviecorner.com/movies/>

# Be Creative in the Grief Healing Process

by **Karen Nelson**  
*Myers' Mortuaries*

In *A Time to Grieve: Mediations for Healing after the Death of a Loved One*, Carol Crandall states, "You don't heal from the loss of a loved one because time passes; you heal because of what you do with the time"

Using the creative arts in helping to resolve grief is finding increasing acceptance.

Initially it was used primarily with children's grief. But as more studies have been done on the grief process the use of creative therapy has grown. Counselors encourage mourners to bring photos or mementos for better understanding and to create a solid focus for sharing. Tools like writing letters to the deceased and creating art provide a healing means of expression.

Most of our Senior Centers provide some classes in the arts. For the bereaved these can be an opportunity to get in touch with their feelings and express them. Consider some of the ways to creatively heal listed in the box. The ones in bold italics

are used by individual Myers Mortuaries in aftercare programs.

Some of the scrapbooking nights held at Myers' have been heartwarming as participants shared loved ones' stories through pictures. Not dwelling so much on the parting, as the life they had shared.

A group of our widows in Brigham City took the material donated from the legacy left from one member's mother and created quilts for a women's shelter. In this selfless creative act the ladies bonded and healed.

Each year as many come to Myers to write a message to their loved ones, and create

a Christmas ornament for the Remembrance Tree, their spirits are lifted at a particularly difficult time. They are

moved by the beauty they and others have created. And that creative process helps them heal.

## WRITING

- ***Write in a journal or diary***
- ***Write a letter or message to the loved one***
- Write the loved one's story
- ***Write a poem***
- ***Write a memorial for the local paper***

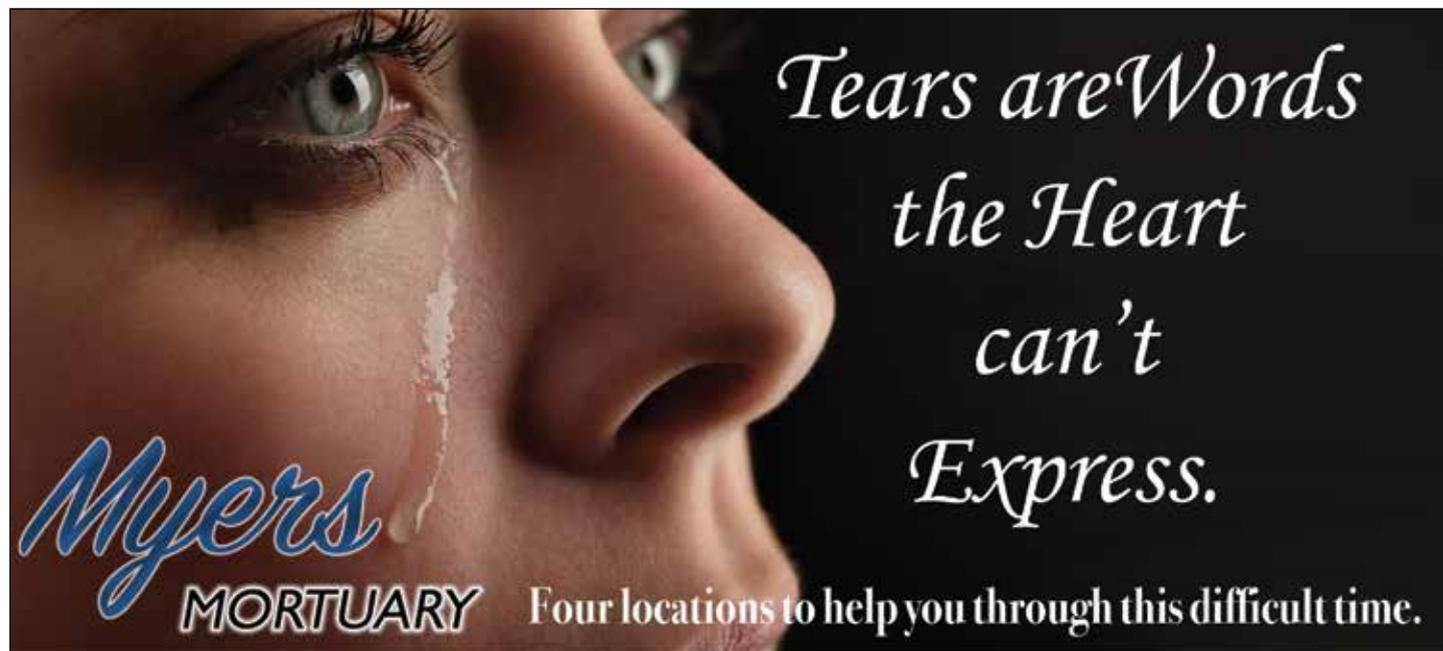
## VISUAL ARTS

- Painting
- ***Scrapbooking***
- Shadowbox of Memories
- Working with clay

- Photography
- ***Create a Christmas Ornament***

## PERFORMANCE ART

- Write a play
- ***Dance***
- ***Film a video or a movie or view one as a group to discuss***
- Tape recollections of favorite stories or old memories
- Compose music to sing or play
- Play an instrument.
- ***Perform a healing song as a group.***



*Tears are Words  
the Heart  
can't  
Express.*

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# Now That's Phunnie...

by Daniel S. Short  
Simply Seniors

This week I came across one of those fun quizzes related to quirky new year traditions. Here are some of my favorite things I learned during the quiz.

The first thing I learned was that in Columbia residents walk around the block carrying empty suitcases in hopes for a travel-filled year. I would probably be more willing to do this if it was almost summer where I lived as well! But, if it works, maybe I should suck it up.

Apparently in the Philippines many people wear polka dots as a new year tradition. Seems fitting to me that this would represent all the new friends we would make in the new year. But, I was wrong. They do it to represent prosperity. Who knew?

It turns out that there is a tra-

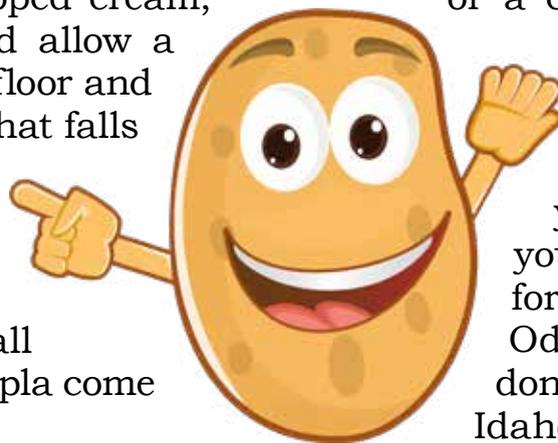
dition and superstition in Spain where each person eats a grape for each stroke of the clock at midnight as they ring in the new year. This symbolizes the 12 lucky months ahead. The catch? It is done one grape per second!

The Swiss have a little different way to guarantee abundance in the new year. They drop some whipped cream on the floor and leave it there. Well, they eat the whipped cream, or ice cream, and allow a little to fall to the floor and leave it. The little that falls is said to represent the abundance, or richness, of the coming year.

So where did all this resolutions hoopla come from anyway?

The practice of making resolutions for the new year began about 2600 B.C. by the Babylonians. This was done as a promise to their gods to return borrowed objects, and pay their debts. With that in mind, whoever borrowed my DVD of The Sound of Music, could you return that in 2018?

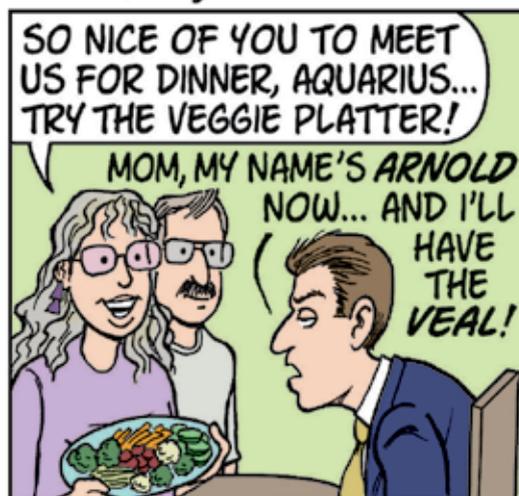
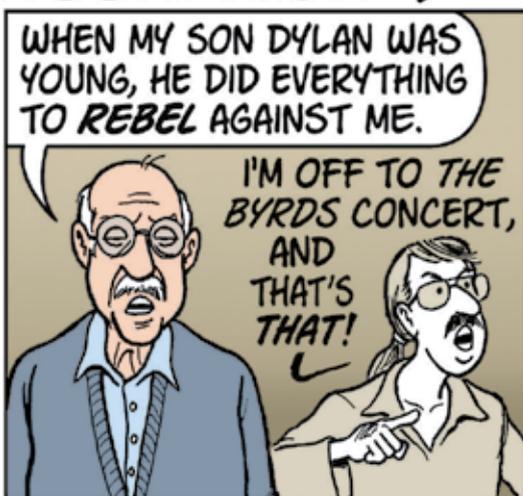
The last special tradition you might think was from our friends to the North in Idaho. It involves three potatoes; one peeled, one half peeled, and one not peeled. Apparently, you hide them under the couch, or a chair, and pick one without looking at exactly midnight. The amount of peel on the potato you pick signifies your financial place for the coming year. Oddly enough, this is done in Peru, not in Idaho.



## BOOMERISH by Steve Greenberg

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**CROSSWORD**

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
16						17				18			
	19				20			21	22				
			23				24						
25	26	27		28		29			30	31	32	33	34
35			36		37			38		39			
40					41			42		43			
44				45		46				47			
48					49		50			51		52	
				53		54			55		56		
57	58	59	60					61				62	63
64						65	66			67			68
69						70				71			
72						73				74			

**FAMOUS AMERICANS**

**ACROSS**

- Echo sounder
- Sheepish cry
- Speed obstacle
- Seven day mourning period
- 100%
- More painful
- It's often wreaked
- Cardinal 3
- Figure with vertex and rays
- \*Pop icon-painting pop icon
- \*Jackie O's first husband
- "You betcha!"
- Off-color
- Like TV's Randall/Klugman couple
- Genealogy "plant"
- No, it doesn't crawl in one's ear
- \*World-famous yellow cartoon boy
- Kuwaiti, e.g.
- Tarzan's swing
- Indian nursemaid
- Gardener's pipe, pl.
- Overeat
- Last European colony in China
- Surfer's stop
- Bone-dry
- Choose by divine intervention
- Police informer
- Hi-\_\_\_\_\_
- Chihuahua-Pug hybrid
- By means of
- \*Norma Jean's pseudonym
- \*His Airness
- Naked protozoa
- Not an amateur
- Type of wave
- Surrendered land
- What iodine and quinine have in common
- Like unbagged tea
- \*Kentucky's Fort \_\_\_\_\_, named for first US Secretary of War
- Aye's opposite
- English homework?

**DOWN**

- Wildfire remains
- \*Famous American clarinetist, Artie \_\_\_\_\_
- Cher or Mariah Carey, e.g.?
- Poacher's ware
- Prestige
- Get-out-of-jail money
- \*Cassius Clay
- Like Mary-Kate and Ashley
- Capital of West Germany, 1949-1989
- Push for something
- Mix together
- Mouse to a snake
- Footwear to match toga
- \*Queen of All Media
- Bo Peep follower
- Renting
- \*2009 Nobel Prize for Peace recipient
- Israeli statesman Moshe
- Famous Slytherin member
- Aphrodite's son
- Semis
- Australian horse
- Accustom
- \*Man behind Windows
- Bangkok inhabitant
- Between Phi and Kappa
- Aussie gas station
- Without clothes
- Olden day "your"
- Middle Ages garment
- Remove from Google Maps
- Dora the Explorer's farewell
- \*Baseball Hall of Famer, Connie \_\_\_\_\_
- End of grace
- Redecorate, e.g.
- Wild goat
- \*Actor Bishop or punk rocker Ramone
- Fusses
- \*Neil Armstrong's employer
- Ribonucleic acid
- Grazing land

Solution on page 30

**ENCRYPTED PUZZLE**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
						//																			

GOF ZOCH'U WU C ECHAXOUU CGGNCX WGUQWQNQWYG, YI GY RCHQWTNXCH NUO QY  
 CGZSYKZ UCJO CU C UTCROVYCQ IYH RHYAWUTNYNU KHNGPU, CGK IHWOGKXZ TCXXU CGK  
 ENASNV HOUYXNQWYGU. — ACHP QFCWG

Solution on page 30

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Classified Ad Submission (must be delivered on or before the 20th of the month for inclusion in next month's edition) ads will run for three months unless stipulated otherwise. Include contact information in your ad.

### **ANNOUNCEMENTS**

ASL Bible Meetings - Every Saturday, 10:30am. Kingdom Hall of Jehovah's Witnesses, 8887 S 3200 W, West Jordan. Conducted in ASL only, no voice, no interpreting. All ages welcome. Any questions call/text Tom Gacek, (406) 214-8959.

### **Pioneer ancestors?**

#### **Join daughters of utah pioneers (DUP)**

Celebrate their accomplishments through stories from Pioneer Museums in Utah and private personal histories of persons arriving in Utah before May 1869. We have camps meeting once a month. We share pioneer memorabilia, photos and stories, along with friendships, fun and refreshments.

Our Theme: Daughters of the Future – Keepers of the Past  
There is a DUP Camp near you. All ages welcome.  
In Davis County call or text Gayla at (801) 698-4663 or call her at (801) 773-8110. You may also call or text Shanna Thompson at (801) 589-6494 or call her at home at (801) 825-4795. In Salt Lake call (801) 532-6479 or email [info@isdup.org](mailto:info@isdup.org).

### **PERSONAL**

WANTED NEW GRANDPA: Must like all age grandkids. Grandma is 79. Lives in Day Break area. Likes to laugh, cook, fish, and shopping. Must be active LDS. Daughters will screen e-mails. [newgrandpa@yahoo.com](mailto:newgrandpa@yahoo.com).

### **FOR SALE**

**Do you love dolls as much as I do?** Dolls, clothes, shoes, socks, underwear, blankets, pillows, accessories, furniture, etc.

All sizes new and used (very clean). Call Joan at (801) 645-4100 and see if I have what your doll and you are looking for.

**Schwinn Bike** – Ladies style, 10-speed, 28-inch wheels, narrow tires, good condition. \$40 or best offer. Elmer (801) 973-6255.

Table-top electric oven – Large capacity Hamilton Beach. Nearly new! Paid \$85, asking just \$40 or best offer. Elmer (801) 973-6255.

### **Just purchased 2 NEW mattress sets from**

**Serta.** In factory plastic with steel box springs. King \$800, Queen \$500. Retail price about double these prices. Bob @ 801 550 8398

**Piano and bench (Wurlitzer)** \$1175.00. Great condition. Contact: [PJMagura@Yahoo.com](mailto:PJMagura@Yahoo.com) or 801-208-5508 (leave message)

A Tiffany style night light  
Barbie ballerina ornaments  
Barbie Sugar Plum Fairy watch  
James Dean 50th Anniversary watch  
African safari collectible Stein  
Numerous Mrs. Al-

bee (Avon) figurines  
Victorian teddy bear with display stand  
Plush bear in an outfit from the Bearington collection ... 14 in tall  
Precious Moments "Joy to the World" porcelain snow globe... Two available  
Gund Tabby the cat plush and Squishy cat  
Porcelain nativity scene with Mary, Joseph and Manger  
Lenox Messenger of Peace figurine

Call or text Sharry at 801-888-0164 or email at [mayshar510@gmail.com](mailto:mayshar510@gmail.com). I can send photos of all items.

**Classic style brass headboard and footboard** - \$50 [vickisoha@gmail.com](mailto:vickisoha@gmail.com)

### **HELP WANTED**

Help Wanted – I am looking for a female, single, no dependents, no drugs, to help with daily housekeeping. Live in with a private bedroom: Board, laundry, phone, T.V., extras, some transportation. I am a retired Caucasian male, tall and slender. Wages included. Call E.J. at (801) 973-6255 if interested.

### **MISCELLANEOUS**

I am looking for player piano rolls and player pianos and piano benches. Music boxes that you wind up. Please call James Williams 801-394-7263 [ampi-cojim@netscape.net](mailto:ampi-cojim@netscape.net)

Summer's Almost Gone. Are you ready to...  
 Call or Text **Judy Smith**  
**801-529-8777**  
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Mary Olsen | REALTOR | Utah Key Real Estate



### Sandy Senior Center Computer Classes – 2017

Sandy Senior Center offers a variety of computer classes: Facebook, Android, iPad/iPhone, Internet, Windows 10 Photo Gallery, computer security, and others.

The Center also offers free monthly seminars and regularly scheduled open lab time for one-on-one help.

For specific classes and registration visit: [sandyseniorcenter.org](http://sandyseniorcenter.org)  
 Or, stop by the center, or give us a call at 385-468-3410.



**Sandy Senior Center**  
 9310 South 1300  
 East Sandy, Utah  
 84094 385-468-3410

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# Events In Your Community

To have your events included in this section of *Simply Seniors* each month, please email your calendar of events to [Dan@simplyseniorsnews.com](mailto:Dan@simplyseniorsnews.com) by the 15th of each month.

**JAN. 8**  
**Draper Center**  
 Minding Motion  
 9 a.m.  
**River's Bend**  
 Electoral College Discussion  
 10:45 a.m.

**JAN. 9**  
**Draper Center**  
 Flamenco Dance  
 11:30 a.m.

**JAN. 10**  
**Harman Center**  
 Hearing Tune Up  
 9 a.m.  
**Draper Center**  
 New Year's Karaoke  
 10:30 a.m.  
**Sunday Anderson Center**  
 SLCC Writing Workshop  
 12:30 p.m.  
 How to Write a Memoir  
**Mt. Olympus Center**  
 Current Issues in American Public Affairs & Politics  
 12:30 p.m.

**JAN. 11**  
**Riverton Center**  
 Rejuvenation Gathering  
 10 a.m.  
 Parkinson's Disease Support Group with Rocky Mountain Care  
 11 a.m.  
**Taylorville Center**  
 Senior Voices  
 11 a.m.  
**Sunday Anderson**  
 Electoral College Discussion  
 11 a.m.

**Mt. Olympus Center**  
 Flamenco Dance Class  
 9:00 a.m.  
 Labor, Society, & Wellbeing in a Rural Caribbean Community  
 12:30 p.m.

**JAN. 12**  
**Mt. Olympus Center**  
 Fortis College Health Screenings  
 8 – 11:30 a.m.  
 Ice Cream Social  
 Draper Center  
 The Truth About Estate Planning  
 12:30 p.m.

**JAN. 16**  
**Riverton Center**  
 Seasonal Affective Disorder  
 10 a.m.  
**Taylorville Center**  
 Aging Mastery Program  
 2 p.m.

**JAN. 17**  
**Riverton Center**  
 Reminiscing My Life Story with Valley Behavioral Services  
 11 a.m.

**Harman Center**  
 Heritage Series Eastern Arts  
 11 a.m.  
**Mt. Olympus Center**  
 Dragons to Dinosaurs to Birds  
 12:30 p.m.

**JAN. 18**  
**Riverton Center**  
 Podiatrists Appointments  
 9 a.m.  
 Senior Voices  
 11 a.m.

**Harman Center**  
 Your Story Class  
 10 a.m.  
**Draper**  
 Senior Voices  
 11 a.m.

**Mt. Olympus Center**  
 Death Café Express: Funerals of the Famous  
 12:30 p.m.

**JAN. 19**  
**Harman Center**  
 Card Making Class  
 10 a.m.

**JAN. 23**  
**Riverton Center**  
 Tax Tips with Curth, Wagoner and Assoc.  
 10:30 a.m.  
**Taylorville Center**  
 National Penguin Day  
 11 a.m.

**JAN. 24**  
**Riverton Center**  
 Grief Support Group  
 10 a.m.  
**Mt. Olympus Center**  
 DIY Crafts  
 1 p.m.  
 Suggested donation \$4, limited to 8 participants  
**River's Bend Center**  
 SLCC Writing Workshop  
 1 p.m.  
 How to Write Fiction

**JAN. 25**  
**Riverton Center**  
 Massages and Ionic Foot Baths Appointments  
 10:10 a.m. – 2:30 p.m.  
 The Power of Positive Thinking – Humana  
 11:00 a.m.

**Mt. Olympus Center**  
 The Senator's Office as a Resource  
 12:30 p.m.  
**Taylorville Center**  
 End of Life Presentation  
 1 p.m.

**JAN. 31**  
**River's Bend Center**  
 Aging Mastery Class  
 12:30 p.m.  
**Mt. Olympus Center**  
 Red Rock Stories  
 12:30 p.m.

## CROSSWORD ANSWERS

A	S	D	I	C		B	A	A		B	U	M	P	
S	H	I	V	A		A	L	L		S	O	R	E	R
H	A	V	O	C		I	I	I		A	N	G	L	E
	W	A	R	H	O	L		K	E	N	N	E	D	Y
		Y	E	P		L	E	W	D					
O	D	D		T	R	E	E		E	A	R	W	I	G
B	A	R	T		A	R	A	B		L	I	A	N	A
A	Y	A	H		H	O	S	E	S		G	L	U	T
M	A	C	A	U		S	I	T	E		S	E	R	E
A	N	O	I	N	T		N	A	R	K		R	E	S
			C	H	U	G		V	I	A				
M	A	R	I	L	Y	N		J	O	R	D	A	N	
A	M	E	B	A		P	R	O		T	I	D	A	L
C	E	D	E	D		I	N	E		L	O	O	S	E
K	N	O	X			N	A	Y		E	S	S	A	Y

See crossword puzzle on page 15

## SUDOKU ANSWERS

2	7	1	8	6	4	5	3	9
5	3	8	1	9	2	6	7	4
6	9	4	3	5	7	2	8	1
3	8	6	9	7	5	1	4	2
4	5	9	2	3	1	8	6	7
7	1	2	6	4	8	9	5	3
8	4	5	7	2	9	3	1	6
1	2	3	4	8	6	7	9	5
9	6	7	5	1	3	4	2	8

See puzzle on page 27

## ENCRYPTED PUZZLE SOLUTION

New Year's is a harmless annual institution, of no particular use to anybody save as a scapegoat for promiscuous drunks, and friendly calls and humbug resolutions. — Mark Twain

See puzzle on page 27

# Top of Utah Senior Centers

## **CACHE & BOX ELDER COUNTIES**

Bear River Valley Senior Center  
510 W. 1000 N., Tremonton  
(435) 257-9455

Brigham City Senior Center  
24 N. 300 W., Brigham City  
(435) 723-3303

Cache County Senior Center  
240 N. 100 E., Logan  
(435) 755-1720

Hyrum City Senior Center  
675 E. Main Street, Hyrum  
(435) 245-3570

North Logan Senior Center  
2180 N. 1200 E., North Logan  
(435) 753-8098

Smithfield City Senior Center  
375 E. Canyon Road, Smithfield  
(435) 563-6847

## **DAVIS COUNTY**

Autumn Glow Senior Center  
81 E. Center St., Kaysville  
(801) 444-2290

North Davis Senior Center  
42 S. State Street, Clearfield  
(801) 525-5080

Golden Years Senior Center  
726 S. 100 E., Bountiful  
(801) 451-3660

Syracuse Senior Center  
1912 W. 19 00 S., Syracuse  
(801) 614-9660

## **MORGAN COUNTY**

Morgan Senior Center  
50 W. 100 N., Morgan  
(801) 845-4040

## **SALT LAKE COUNTY**

[www.slco.org/aging](http://www.slco.org/aging)

Columbus Senior Center  
2531 S. 400 E., SLC (385) 468-3340

Draper Senior Center  
1148 E. Pioneer Rd, Draper (385) 468-3330

Friendly Neighborhood Center  
1992 S. 200 E., SLC (385) 468-3065

Harmon Senior Recreation Center  
4090 S. 3600 W., West Valley  
City (801) 965-5822

Kearns Senior Center  
4850 W. 4715 S., Kearns (385) 468-3100

Liberty Senior Center  
251 E. 700 S., SLC (385) 468-3170

Magna Senior Center  
9228 W. 2700 S., Magna (385) 468-3000

Midvale Senior Center  
7550 South Main Street, Midvale  
(385) 468-3350

Millcreek Community Center  
2266 East Evergreen Avenue, Millcreek  
Township (385) 468-3305

Mt. Olympus Senior Center  
1635 E. Murray Holladay Rd.,  
Murray (385) 468-3130

Murray Heritage Center  
10 E. 6150 S., Murray (801) 264-2635

River Bend Senior Center  
1300 W. 300 N., SLC (385) 468-3015

Riverton Senior Center  
12914 S. Redwood Road, Riverton  
(385) 468-3040

Sandy Senior Center  
9310 S. 1300 E., Sandy (385) 468-3410

South Jordan Senior Center  
10778 S. Redwood Rd., South  
Jordan (801) 302-1222

Sunday Anderson Westside  
868 W. 900 S., SLC (385) 468-3155

Taylorsville Senior Recreation Center  
4743 S. Plymouth View Dr., Taylorsville  
(385) 468-3370

Tenth East Senior Center  
237 S. 1000 E., SLC (385) 468-3140

West Jordan Senior Center  
8025 S. 2200 W., West Jordan  
(385) 468-3401

## **TOOELE COUNTY**

Grantsville Senior Center  
120 S. Center, Grantsville (435) 884-3446

Tooele Senior Center  
55 E. Vine, Tooele (435) 882-2870

## **UTAH COUNTY**

American Fork Senior Center  
54 East Main St. (801) 763-3090

Goshen Senior Center  
79 S. Center St (801) 667-3477

Lehi Senior Citizens Center  
23 N. Center (801) 768-7165

Lindon Senior Center  
25 N. Main Street (801) 769-8625

Orem Senior Friendship Center  
93 N. 400 E. (801) 229-7111

Payson Senior Center  
439 W. Utah Ave (801) 465-5215

Pleasant Grove Jacobs Senior Center  
242 W. 200 S. (801) 785-2818

Provo Eldred Center  
270 W. 500 N. (801) 852-6620

Santaquin Senior Center  
45 W. 100 S. (801) 754-1700

Spanish Fork Senior Center  
167 W. Center (801) 798-5015

Springville Senior Center  
65 E. 200 S. (801) 489-8738

## **WEBER COUNTY**

Farr West Senior Center  
1896 N. 1800 W., Farr West  
(801) 782-3497

Golden Hours Senior Center  
650 25th Street, Ogden  
(801) 399-5230

Lakeview Senior Center  
5580 W. 4600 S., Hooper  
(801) 625-3869

Marriott-Slaterville Senior Center  
1570 W. 400 N., Slaterville City

North View Senior Center  
485 E. 2550 N., Ogden  
(801) 782-6211

Ogden Valley Senior Center  
(Ogden Valley Library)  
7400 E. 131 S., Huntsville  
(801) 745-2220

Plain City Senior Center  
4160 W. 2200 N., Plain City  
(801) 399-8392

Riverdale City Senior Center  
4433 S. 900 W., Riverdale  
(801) 621-6086

Roy Hillside Senior Center  
5051 S. 2000 W., Roy  
(801) 773-0860

South Ogden Senior Center  
580 39th Street, Ogden  
(801) 393-9539

Washington Terrace Senior Center  
4601 S. 300 W., Ogden  
(801) 621-0161

# Searching for the Truth about Reverse Mortgages?

## Do you have any of these questions?



My siblings and I want mom to be secure in her home with her fixed income.  
Can a Reverse Mortgage help with that?



I'm 62 and concerned if I could cover the medical bills should I need long term care.  
Can I use the equity from my home with a Reverse Mortgage to pay those costs?



I want to leave a legacy to my children.  
Will having a Reverse Mortgage on my home keep my children from inheriting my estate?



We want to relocate to be closer to our grandchildren but don't want to use all of our cash reserves or take on another new mortgage payment.  
Will a Reverse Mortgage purchase help us get a new house without becoming cash poor?



We're ready to get the answers.  
Who do we need to talk to?

As a Reverse Mortgage consultant I deal exclusively with the needs of seniors regarding what options are available for both purchasing or refinancing your home using the Home Equity Conversion Mortgage Program. Reverse Mortgages are not a one size fits all program so I'll take the time to educate you about how reverse mortgages work so you can make the decision that's right for you.

Now that you're ready for answers to these and all your questions about Reverse Mortgages call me.



NMLS# 639786

NMLS# 252108



**Lonny Eschler**  
**Reverse Mortgage Consultant**  
**801.573.7525**

