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JANUARY NEWSLETTER



If you enjoy the Savy Senior and health tips; **Additional** stories content, and games are published in the online newsletter.

www. <http://seualg.utah.gov>



How to Get Veterans' Funeral and Burial Benefits

Dear Savvy Senior,
Does the VA provide any special burial benefits to old veterans? My dad, who has late-stage Parkinson's disease, served during the Vietnam War in the 1960s.

Only Daughter

Dear Only,
Most U.S. veterans are eligible for burial and memorial benefits through the Department of Veterans Affairs (VA) National Cemetery Administration. Veterans who were discharged under conditions other than dishonorable are eligible. To verify your dad's discharge, you'll need a copy of his DD Form 214 "Certificate of Release or Discharge from Active Duty," which you can request online at Archives.gov/veterans.

Here's a rundown of some of the different benefits that are available to veterans that die a non-service related death.

National Cemetery Benefits

If your dad is eligible, and would like to be buried in one of the 136 national or 111 grant-funded state and tribal VA cemeteries (see www.cem.va.gov/cem/cems/listcem.asp for a list), the VA provides a host of benefits, at no cost to the family, including: a gravesite; opening and closing of the grave; perpetual gravesite care; a government headstone or marker; a United States burial flag that can be used to drape the casket or accompany the urn (after the funeral service; the flag is given to the next-of-kin as a keep-

sake); and a presidential memorial certificate.

National cemetery burial benefits are also available to spouses and dependents of veterans.

If your dad is cremated, his remains will be buried or inurned in the same manner as casketed remains.

Funeral or cremation arrangements and costs are not, however, taken care of by the VA. They are the responsibility of the veteran's family, but some veteran's survivors are eligible for burial allowances, which are explained below.

If you're interested in this option, the VA offers a preneed burial eligibility determination program at www.cem.va.gov/pre-need or call the National Cemetery Scheduling Office at 800-535-1117.

Private Cemetery Benefits

If your father is going to be buried in a private cemetery, the benefits available include a free government headstone or marker, or a medallion that can be affixed to an existing privately purchased headstone or marker; a burial flag; and a Presidential memorial certificate.

Funeral or cremation arrangements and costs are again the responsibility of the family (some burial allowances may be available), and there are no benefits offered to spouses and dependents that are buried in private cemeteries.

Military Funeral Honors

Another popular benefit available to all eligible veterans buried in either a national or private cemetery is a military funeral honors ceremony. This includes an honor guard detail

of at least two uniformed military persons, folding and presenting the U.S. burial flag to the veteran's survivors, and the playing of Taps by a bugler or an electronic recording.

The funeral provider you choose will be able to assist you with all VA burial requests. Depending on what you want, certain forms may need to be completed which are always better to be done in advance.

For a complete rundown of burial and memorial benefits, eligibility details and required forms, visit www.cem.va.gov or call 800-827-1000.

Burial Allowances

In addition to the burial benefits, some veteran's survivors may also qualify for a \$300 burial allowance (or \$780 if hospitalized by VA at time of death) and \$780 for a plot, to those who choose to be buried in a private cemetery. To find out if your dad is eligible, see Benefits.va.gov/benefits/factsheets/burials/burial.pdf.

To apply for burial allowances, you'll need to fill out VA Form 21P-530 "Application for Burial Benefits." You need to attach a copy of your dad's discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at VA.gov/vaforms.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Appointment companions are a smart move

Visits to a physician are just one step people make in an effort to improve their well-being. While it's important that everyone visit their physicians at least once a year for a checkup, seniors may need to see their physicians more frequently than other age groups.

When visiting the doctor, it is easy for anyone to miss important components of what the doctor is saying, and it's just as easy to misunderstand certain instructions or medication information. Seniors who bring companions along to appointments with their physicians can reduce the risk of misunderstanding advice or diagnoses given by their doctors.

Data from U.S. News and World Report states that about one-third of seniors still living on their own take a companion with them to their routine doctor's office visits. Companions are typically spouses, but they can include children or other family members as well.

Patients may find there are many advantages to bringing someone along to an appointment. And companions may want to learn more about patients goals at each appointment prior to going along so they can prepare and know how to help during the appointment.

Listen

People tend to forget at least half of what they hear in the doctor's office, says the Archives of Internal Medicine. This tendency may be increased when patients are nervous about the potential outcome of their visits. Bringing a companion along means that both people are actively listening. Together, the information they've heard can combine to provide a full account of the visit.

Taking notes

Companions can jot down important notes about the appointment, such as dates and times for follow-up visits, medication advice and any other instructions that may be forgotten once the patient leaves the office. Companions can later translate the jargon-heavy language of a physician into an understandable language the patient can fully understand.

Medical history

Sometimes a companion can be a useful resource, calling a doctor's attention to a patient's prior hospitalizations and illnesses. Companions can even call attention to any medications the patient is currently taking.

Serving as an advocate

Very often a companion can operate as a patient advocate, clarifying questions or getting further information out of a doctor if the patient is hesitant to ask. If the information isn't clear, the companion can raise red flags or ask to have the instructions put in a different light.



January

Monday

HDM and
Huntington
Ferron/Emery

Tuesday

HDM and
Castle Dale

Wednesday

No centers
HDM only

Thursday

No centers
HDM only

Friday

No centers
HDM only



2- Chef Salad
Pickled beets
Brownie
Breadstick
Milk
Orange

3- Holiday Ham
and Rice Bake
California Vege-
tables
Hot Muffin
Milk
Tapioca Pudding

4- Shepherd's Pie
Glazed Carrots
Sliced Pears
Roll
Milk
Poppy Seed Bread

7-French Toast
and Syrup
Sausage and Egg
Peas and Carrots
Hash Browns
Orange Juice/Milk
Applesauce

8- Hamburger
Stew with Gravy
Potatoes and Gravy
Mixed Vegetables
Roll
Chocolate Milk
Birthday Cake

9-Beef Roast
Potatoes and Gravy
Butter Corn
Roll
Milk
HDM Banana Bread
Birthday Cake

10-Sloppy Joes with
Bun
Tri Patty Hash
Browns
Butter peas
Milk
No Bake Cookies

11-Chicken
Noodle Soup
Cheese&Crackers
Coleslaw
Peaches
Milk
Peanut Butter Cookie

14-Egg Salad
Sandwich
Pear and Cottage
Cheese
Pickles and Olives
Milk
Jello Cake

15-Chicken
Cordon Bleu
Potatoes and Gravy
Buttered Beets
Roll
Milk
Pumpkin Raisin Bars

16- Lasagna with
Meat sauce
Scandinavian Vegi
Hot Apples
Garlic Bread/ Milk
Green Salad
Butterscotch Pudding

17-Sweet&Sour
Chicken over Rice
Egg roll
Cantonese Vegi
Milk
Almond Cookie

18-Ham & Cheese
Wrap
Mandarin Oranges
Jell-O/Cottage Cheese
Macaroni Salad
Milk/Ginger Cake
with Lemon Sauce

21-Pepperoni Pizza
with Cheese
Pineapple Chunks
Oregon blend Vegi
Milk
Oreo Cookies

22-Holiday Pulled
Pork Sandwiches
Tri Patty HashBrown
Creamed Peas
Coleslaw
Milk
Jello with Fruit

23-Beef Pot Pie
Hot apples
Hot Brownie
Milk

24- Hot Fish
Sandwich
Seasoned Potato
Wedges
Buttered Carrots
Milk

25-Beef & Bean
Burrito
Buttered Corn
Cherry Crisp
Milk

28--Pork Chops
with Dressing
Yams
Applesauce
Roll/Milk
Sweet Roll

29-Hot Chicken
Sandwich
Ranch Potatoes
Green beans
Milk
Mystery Pudding Cake

30-Macaroni and
Tomatoes
With ground beef
Spiced Pears
Garden Vegetables
Roll/Milk

31-Taco Salad
Pickled beets
Tortilla Chips
Tropical fruit
Breadstick/Milk
Applesauce Raisin Bars



**Melanie
Pierce**

Director
(435) 687-2502
Huntington Hours
Mon-Thurs
10:00 - 2:00
Closed Friday

**Janet
Keele**

Director
(435) 286-2219
Emery Hours
Mon-Fri
8:00 - 10:00
Monday lunch
8:00 - 2:00

**Laurel
Weaver**

Director
(435) 381-2422
Castle Dale Hours
Mon-Thurs
10:00 - 2:00
Closed Friday

**Marie
Anderson**

Director
(435) 564-8236
Green River
Hours
Tuesday-
Wednesday
8:00 - 3:00

**Sharon
Allridge**

Director
(435) 384-2243
Ferron Center
Hours
Monday - Friday
7:00 - 3:00

Huntington

Lunch/Bingo noon
Every Monday

Blood Pressure/CNS
2nd Mon-noon
Jan 14

B/P Sugar - Symbii
3rd Mon -noon
Jan 21

Toenails - Symbii
4th Mon -noon
Jan 28

Green River

Lunch - noon
Tuesday/Wednesday

Blood Pressure
Toenails - GRMC
3rd Wed - 10:00
Jan 16



Castle Dale

Lunch/Bingo -
noon
Every Tuesday

Blood Pressure
CNS
2nd Tue -noon
Jan 8

BP/ toenails
Symbii
3rd Tues
11:30 -Jan 15

Emery

Lunch - noon
Every Monday

Exercise - 8-9:00
a.m.
Monday-Friday

Blood Pressure
CNS
1st Mon -noon
Jan 7

Ferron

Lunch - noon
Every Monday

BP / Toenails
ECCR
2nd Mon -Noon
Jan 14

Blood Pressure
3rd Mon -Noon
Jan 21



Quilters - Jan 2
1st Wednesday

DUP-Jan 8
2nd Tuesday

Photography Club
1st Wed - 6:00
Jan 2

Country Rovers Band
Every Tuesday
5:30-8:30

Pilates - 8:00 a.m.
Monday &
Wednesday

Exercise - 6:00 a.m.
Monday - Friday

Shopping Bus
Usually 1st Friday
Call

Game Day-Jan 8
2nd Wednesday
Grief Sharing
1/2/4 Tuesday
1:15-2:15

Bingo - Jan 15
3rd Tuesday after
lunch
*white elephant gift

Children Dance
Every Wednesday
2:00-5:00

Shopping
Call for date

Line Dancing
Expert
Mon/Thurs - 9:30
Beginners
Wed - 10:00

Val Jensen Band
Every Wednesday
5:30-8:30

Suicide Prevention
Each Tuesday 5:30

Phase 10 Games
Every Thursday
- 9:30

Shopping Bus
Usually 1st Friday
Call

Bingo -
Dec 10
2nd Monday

Single Seniors
4th Mon - 4:30
Jan 28



- VIP Dates and events -
January 1 - New Years Day
January 6 - Epiphany Day
January 21 - Martin Luther King Day

January Birthdays

Huntington

Lorraine Mills – 3
Dwayne Fowler – 6
Chris Jensen – 7
Doris Wilson – 11
Dale Van Wagoner – 13
Leon Christensen – 15
Marie Johnson – 19
Deloris Tucker – 23
Ella Mae Jensen – 24
Virginia Nelson – 24
Rick Shumway – 24
Bevan Wilson – 27
Rodger Ewell – 27

Ferron Clawson

Bruce Fish – 2
Maurice Anderson – 2
Deloris Dow – 8
Rita Pennington – 16
Carey Bloomer – 22
Jan Fowler – 24
Trudy Waddops – 25
Elaine Larsen – 26

Orangeville

Wanda Vaughn – 1
Jack Butler – 5
Laurie Jones – 6
Teresa Jeffs – 8
Clyde Luke – 9
Dick Jones – 10
Kristine Story – 15
David Morgan – 25
Larry Heaton – 30

Elmo

Burton Brooks – 22

Castle Dale

Pat Sanders – 2
Eugene Pizzuto – 1
Terry Lofthouse – 7
Allen Fausett – 9
Kathleen Clements – 16
Jonnie Johansen – 25
Lorraine Frandsen – 30
Juanita Rasmussen – 31
Louise Willardson – 31
Craig Johansen – 31

Green River

Laura Curtis – 5
Olive Anderson – 13
Mike Keener – 13
Julie Wilcox – 14

Emery

Barbara Sehestedt – 8
Hugh Peterson – 17
Eric Anderson – 21
Gary Hansen – 21
Joel Jensen – 25
Joyce Allen – 28

Cleveland

Ann Murdoch – 3
Larue Larsen – 4
Colleen Hansen – 6
Camille Huntsman – 7
Iris (Bunny) Bean – 9
Lorraine Jensen – 11
Shirley Huntington – 23

Newsletter Update

Hello Friends,

The monthly newsletter is now online, go to [www. http://seualg.utah.gov](http://seualg.utah.gov)

Go to departrments then the ageing tab, also you can read about it on our Facebook page. We are also sending out an email invite letter that we would like you to sign so that we we can deliver this newsletter directly to you.

Ask for the sign up sheet and information at your local senior center.

The start of the new year, brings new things for the newsletter. If you dont receive a monthly copy please check the on line version for the monthly menu.

Do you like the Savy Senior and tips? **Additional** stories and content, and games are published in the online version.

Green River

Tuesday	Wednesday
1-New Years Day (office closed)	2- Chicken Enchilada Corn Re-fried Beans Cake Corn Muffin/Milk
8- Spaghetti Vegi/Salad Fruit Cookie Rolls/Milk	9- Vegetable Soup Turkey Sandwich Cinnamon Rolls Milk
15- Beef Tatar Tot Casserole Vegetables Fruit/Cookie Rolls/Milk	16- Baked Chicken Scalloped Potatoes Vegetables Apple Turnovers Rolls/Milk
22- Cabbage Roll Caserole Vegetables Fruit/Cookie Rolls/Milk	23- Chicken Pot Pie Peaches Cottage Cheese Cookie Milk
29- Salisbury Meatball Mashed Potatoes Vegetables Fruit/Cookie Rolls/Milk	30- Vegetable Soup Chef Salad Cake Rolls Milk

Guess Who?

I am a music entrepreneur born in London on October 7, 1959. My dad got me a job in music publishing. Although I made money as an A&R executive later on, I became famous for my acerbic comments to aspiring singers.

Answer: Simon Cowell

What is the meaning of the Epiphany January 6?

It is also called Theophany (“manifestation of God”), especially by Eastern Christians. ... The Roman Catholic and Protestant churches emphasize the visit of the Magi when they celebrate the Epiphany. The Eastern Orthodox churches focus on Jesus' baptism. Epiphany is one of the oldest Christian feasts.

Help senior drivers maintain their independence

As men and women age, various factors may affect their ability to drive. In addition to issues with memory, seniors may have failing eyesight and physical limitations, and their reaction time may slow down. In such instances, seniors ability to safely operate a motor vehicle may be questioned. Age alone is not a reliable measure of driving ability, but many of the issues that affect ones ability to safely drive a vehicle tend to appear as men and women in their golden years.

Losing the ability to safely operate an automobile can greatly reduce a person's independence. That is why periodic driver evaluations may be met with some reluctance. Aging men and women who don't want to avoid potential conflicts with concerned family members can take their own steps to ensure they maintain their ability to safely operate a motor vehicle.



Schedule a driving safety evaluation

When drivers' abilities to operate a motor vehicle become suspect, a thorough evaluation should be scheduled. The evaluation should not be handled by a family physician or family member, but by an unbiased third party like a Certified Driving Rehabilitation Specialist. This is a therapist who has special certification to assist people with disabilities, including older adults, with driving. They can help individuals with adaptive equipment or techniques if driving issues stem from something that can be addressed.

Figure out if the car "fits" the individual

A program called CarFit can help drivers assess if their car is suited to their abilities. A team of trained technicians and/or health professionals work with participants to ensure their vehicles are equipped for maximum safety and comfort. A properly adjusted vehicle is as important as one's cognitive and physical

abilities. Adjustments can include mirror placement, good foot positioning and sitting the proper distance from the steering wheel. People can learn about an upcoming event at www.car-fit.org.

Take a driver improvement course

Driver improvement courses are provided by various organizations, including some insurance companies. AARP also has a Driver Safety Course to lower the risk of traffic violations, collisions and injuries. Completion of these courses can help drivers enhance their abilities behind the wheel and may result in lower premiums for mature drivers.

Keep the mind and body fit

Regular exercise and a healthy diet can be assets for mature drivers. Mental fitness techniques and brain exercises can improve reaction time, while aerobic and strength-training workouts can keep the body in shape.

Driving is one of the key avenues to personal independence. Strengthening seniors driving abilities is a goal of many organizations.

The Retirement Benefits of a Health Savings Account

Dear Savvy Senior,
What can you tell me about health savings accounts? I've been reading that they are a great investment that can help with growing health care costs when I retire.
Planning Ahead

Dear Planning,
It's true! A health savings account is a fantastic financial tool that can help you build up a tax-free stash of money for medical expenses now and after you retire – but there's a catch. To get one, you must have a high-deductible health insurance policy.

How They Work
Health savings accounts (or HSAs) have become increasingly popular over the past few years as health care costs continue to skyrocket, and because more and more Americans have gotten high-deductible health plans.

The benefit of a HSA is the triple tax advantage that it offers: Your HSA contributions can be deducted pretax from your paycheck, lowering your taxable income; the money in the account grows tax-free; and if you use the money for eligible medical expenses, withdrawals are tax-free.

And if you change jobs, the HSA moves with you.

To qualify, you must have a health insurance policy with a deductible of at least \$1,350 for an individual or \$2,700 for a family.

Last year (2018), you can contribute up to \$3,450 if you have single health insurance coverage, or up to \$6,900 for family coverage. This year (2019) you can contribute slightly more – up to



\$3,500 for single coverage or up to \$7,000 for family coverage. And people age 55 and older can put away an extra \$1,000 each year. But you cannot make contributions after you sign up for Medicare.

The money can be used for out-of-pocket medical expenses, including deductibles, co-payments, Medicare premiums, prescription drugs, vision and dental care and other expenses (see [IRS.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf), page 5, for a complete list) either now or when you retire for yourself and your spouse as well as your tax dependents.

And unlike a flexible spending account, an HSA doesn't require you to use the money by the end of the year. Rather, HSA funds roll over year to year and

Continued on page 10

The Retirement Benefits of a Health Savings Account

continued from page 9

continue to grow tax-free in your HSA account for later use. In fact, you'll get a bigger tax benefit if you use other cash for current medical expenses and keep the HSA money growing for the long term. Be sure to hold on to your receipts for medical expenses after you open your HSA, even if you pay those bills with cash, so you can claim the expenses later. There's no time limit for withdrawing the money tax-free for eligible medical expenses you incurred anytime after you opened the account.

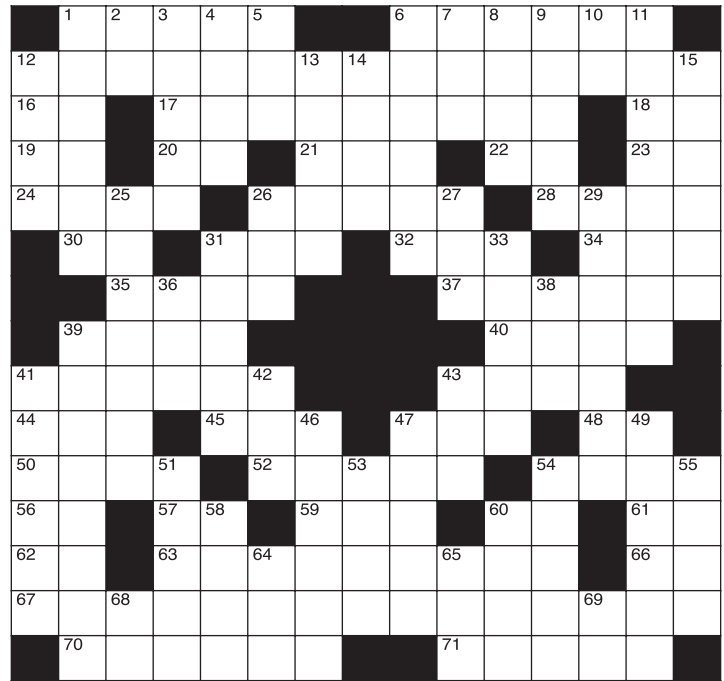
But be aware that if you do use your HSA funds for non-medical expenses, you'll be required to pay taxes on the withdrawal, plus a 20 percent penalty. The penalty, however, is waived for those 65 and older, but you'll still pay ordinary income tax on withdraws not used for eligible expenses.

How to Open a HSA

You should first check with your employer to see if they offer a HSA, and if they will contribute to it. If not, you can open an HSA through many banks, brokerage firms and other financial institutions, as long as you have a qualified high-deductible health insurance policy.

If you plan to keep the money growing for the future, look for an HSA administrator that offers a portfolio of mutual funds for long-term investing and has low fees. HealthEquity, OptumBank, The HSA Authority and Bank of America are the top ranked HSA providers for long-term investing according to the investment research firm Morningstar. To search for providers, visit HSAsearch.com.

After setting up your HSA plan, adding money is pretty straightforward. Most plans let you do online transfers from your bank, send checks directly, or set up a payroll deduction if offered by your employer. And to access your HSA funds many plans provide a debit card, some offer a checkbook and most allow for reimbursement.



CLUES ACROSS

- | | |
|--|-------------------------------|
| 1. Class | 39. Level |
| 6. Husband or wife | 40. Computers |
| 12. All the same | 41. Where spiders live |
| 16. Exclamation of surprise | 43. An enemy to Batman |
| 17. Lived in | 44. Mineral |
| 18. Hawaiian entertainer | 45. Body part |
| 19. Of I | 47. Give |
| 20. Belonging to me | 48. Atomic #21 (abbr.) |
| 21. One thousandth of an inch | 50. European tax |
| 22. Midway between south and east | 52. Bleated |
| 23. Article | 54. Capital of Norway |
| 24. Pitchers have them | 56. Pa's partner |
| 26. Steps | 57. Stephen King's clown tale |
| 28. Mars crater | 59. Atomic #50 |
| 30. ___ route: on the way | 60. Military policeman |
| 31. Diego, Francisco, Anselmo | 61. One quintillion bytes |
| 32. A baglike structure in a plant or animal | 62. Where impulses manifest |
| 34. These three follow A | 63. Offers as a candidate |
| 35. Frail | 66. Spielberg film |
| 37. Platforms | 67. Great job! |
| | 70. Live in |
| | 71. Cares for |

CLUES DOWN

- | | |
|-----------------------------------|--------------------------------|
| 1. Form a whole | 33. Soap |
| 2. Indicates position | 36. Chop or cut |
| 3. Moves in water | 38. "Atonement" author McEwan |
| 4. Diminutive | 39. Bullfighter |
| 5. Old English letter | 41. Of the universe |
| 6. "Save the Last Dance" actress | 42. Founder of Babism |
| 7. Dab | 43. Not good |
| 8. Digits | 46. Large, flightless bird |
| 9. Female cattle's mammary gland | 47. Punitive |
| 10. Yes | 49. Makes less messy |
| 11. Improves | 51. Belts out a tune |
| 12. We all have one | 53. Aboriginal people of Japan |
| 13. Book of Esther antagonist | 54. An eye protein |
| 14. Invests in little enterprises | 55. Broad sashes |
| 15. Organs that produce gametes | 58. Actress Spelling |
| 25. Mediterranean city | 60. Distribute |
| 26. Peter's last name | 64. Unpleased |

Does Medicare Cover Dental Care?

Dear Savvy Senior,

I will turn 65 in a few months and will be enrolling in Medicare, but I am concerned about Medicare's coverage of dental care. Does Medicare cover dental procedures? And if not, where can I get dental coverage?

Almost 65

Dear Almost,

Medicare's coverage of dental care is extremely limited. It will not cover routine dental care including checkups, cleanings, or fillings, and it won't pay for dentures either.

Medicare will, however, cover some dental services if they are required to protect your general health, or if you need dental care in order for another health service that Medicare covers to be successful. For example, if you have cancer and need dental services that are necessary for radiation treatment, or if you need surgery to treat fractures of the jaw or face, Medicare will pay for these dental services.

Although Medicare's coverage of dental services is limited, there are other ways you can get coverage and care affordably. Here are several to check into.

Consider a Medicare Advantage plan: While dental services are mostly excluded under original Medicare, some Medicare Advantage plans do provide coverage for routine dental care. If you are considering joining a Medicare Advantage plan, find out what dental services, if any, it covers. Also, remember to make sure any Medicare Advantage plan you're considering covers the doctors and hospitals you prefer to use and the medications you take at a cost you can afford. See [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan) or call 800-633-4227 to research plans in your area.

Purchase dental insurance: If you have frequent gum problems and need extensive dental care, a dental insurance plan may be worth the costs versus paying for care yourself. Expect to pay monthly premiums of \$15 to \$40 or more for insurance. To find dental plans in your state, go to [NADP.org](https://www.NADP.org) and use the "find a dental plan" tool. Then review a specific plan's website.



Consider dental savings plans: While savings plans aren't as comprehensive as insurance, they're a good option for those who can't get covered. How this works is you pay an annual membership fee – around \$80 to \$200 a year – in exchange for 10 to 60 percent discounts on service and treatments from participating dentists. To find a savings plan, go to [DentalPlans.com](https://www.DentalPlans.com) (or 888-632-5353) where you can search for plans and participating dentists, as well as get a breakdown of the discounts offered.

Check veterans' benefits: If you're a veteran enrolled in the VA health care program or are a beneficiary of the Civilian Health and Medical Program (CHAMPVA), the VA offers a dental insurance program that gives you the option to buy dental insurance through Delta Dental and MetLife at a reduced cost. The VA also provides free dental care to vets who have dental problems resulting from service. To learn more about these options, visit [VA.gov/dental](https://www.VA.gov/dental) or call 877-222-8387.

Shop around: [FairHealthConsumer.org](https://www.FairHealthConsumer.org) and [HealthcareBlueBook.com](https://www.HealthcareBlueBook.com) lets you look up the cost of different dental procedures in your area, so you can comparison shop – or ask your regular dentist for a discount.

Try community health centers or dental schools: There are many health centers and clinics that provide low-cost dental care to those in need. And all university dental schools and college dental hygiene programs offer dental care and cleanings for less than half of what you would pay at a dentist's office. Students who are supervised by their professors provide the care. See [ToothWisdom.org](https://www.ToothWisdom.org) to search for a center, clinic or school near you.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Horoscope

First week of
January 2019

AQUARIUS ☽ Jan 21/Feb 18

Aquarius, you need to push past fear and pursue your desires. Only then can you get ahead at work or in other areas of your life. Stop making excuses and be courageous.

PISCES ☽ Feb 19/Mar 20

Pisces, if you are in a relationship, use this week to untangle some knots. These can be differences of opinion or financial concerns.

ARIES ☽ Mar 21/Apr 20

Aries, even though you are not prone to worrying, this week some things have you feeling a bit on edge. Concentrate on what you have going right instead of what can go wrong.

TAURUS ☽ Apr 21/May 21

Taurus, couch your ego for a little while and let a loved one get his or her way. Concede control in this and you'll find it benefits you in many different ways.

GEMINI ☽ May 22/June 21

This is a time for working smart and hard, Gemini. Your hard work will come to fruition and get you where you need to be quickly. Ask for help if the going gets too tough.

CANCER ☽ June 22/July 22

Cancer, expect to reconnect with a long-lost activity or hobby you used to love. Find things that give you pleasure and enjoy some time focusing on fun.

LEO ☽ July 23/Aug 23

Retreating to the privacy and coziness of home may be tempting, Leo. However, you may have to step up and play leader or host or hostess in the days ahead.

VIRGO ☽ Aug 24/Sept 22

Virgo, even though you may not be a full-fledged clairvoyant, you certainly can tap into people's thoughts to give them a start. You may need to buffer some insights.

LIBRA ☽ Sept 23/Oct 23

You have a renewed determination to improve your finances right now, Libra. Use any extra money you receive to invest in a portfolio that can keep you earning.

SCORPIO ☽ Oct 24/Nov 22

Trust the process of working through your feelings this week, Scorpio. Many things have been going on and you need to absorb and file things away in your mind.

SAGITTARIUS ☽ Nov 23/Dec 21

You may have more on your mind than you are willing to admit, Sagittarius. But showing vulnerability may make you seem more approachable to others.

CAPRICORN ☽ Dec 22/Jan 20

Capricorn, be a true friend to someone who can use a little extra love and support. Whether you lend a helping hand or just sit and listen, your efforts will be appreciated.

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to fireplaces.

HAWTRM

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Answer: Warmth

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to slow cookers.

ROHSU

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Answer: Hours

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to winter weather.

HSLEVO

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Answer: Shovel

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