

JULY NEWSLETTER

A close-up photograph of several lit sparklers against a dark night sky. The sparklers are in the foreground, with their bright, golden-yellow sparks radiating outwards. The background is dark, with some faint, wispy smoke or light trails from other sparklers.

Trip News

**Details on
page 7**

**Salmon
Supper**

**Senior day
at the Fair**



How a Government Pension Might Reduce Your Social Security Benefits

Dear Savvy Senior,

As a teacher for 20 years, I receive a pension from a school system that did not withhold Social Security taxes from my pay. After teaching, I've been working for a small company where I do pay Social Security taxes. Now, approaching age 65, I would like to retire and apply for my Social Security benefits. But I've been told that my teacher's pension may cause me to lose some of my Social Security. Is that true?

Ready to Retire

Dear Ready,

Yes, it's true. It's very likely that your Social Security retirement benefits will be reduced under the terms of a government rule called the Windfall Elimination Provision (or WEP).



The WEP affects people who receive pensions from jobs in which they were not required to pay Social Security taxes – for example, police officers, firefighters, teachers and state and local

government workers whose employers were not part of the national Social Security system. People who worked for nonprofit or religious organizations before 1984 may also be outside the

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system.

Many of these people, like you, are also eligible for Social Security retirement or disability benefits based on other work they did over the course of their career for which Social Security taxes were paid.

Because of your teacher's pension, Social Security will use a special formula to calculate your retirement benefits, reducing them compared to what you'd otherwise get.

How much they'll be reduced depends on your work history.

But one rule that generally applies is that your Social Security retirement benefits cannot be cut by more than half the size of your pension.

And the WEP does not apply to survivor benefits. If you're married and die, your dependents can get a full Social Security payment, unless your spouse

has earned his or her own government pension for which they didn't pay Social Security taxes. If that's the case, Social Security has another rule known as the Government Pension Offset (or GPO) that affects spouses or widows/widowers benefits.

Under the GPO, spousal and survivor benefits will be cut by two-thirds of the amount of their pension. And if their pension is large enough, their Social Security spousal or survivor benefits will be zero.

There are a few exceptions to these rules most of which are based on when you entered the Social Security workforce.

Why Do These Rules Exist?

According to the Social Security Administration, the reason Congress created the WEP (in 1983) and GPO (in 1977) was to create a more equitable system.

People who get both a pension from non-Social Security work and benefits from Social Security-covered work get an unfair windfall due to the formula of how benefit amounts are calculated.

These rules ensure that government employees who don't pay Social Security taxes would end up with roughly the same income as people who work in the private sector and do pay them.

For more information

on the WEP visit SSA.gov/planners/retire/wep.html, where you'll also find a link to their WEP online calculator to help you figure out how much your Social Security benefits may be reduced. And for more information on GPO, including a GPO calculator, see SSA.gov/planners/retire/gpo.html.

Send questions to:
Savvy Senior,
P.O. Box 5443
Norman, OK 73070

July

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
1-Swiss Steak Baby Bakers Creamed Peas Roll / Milk Birthday Cake	2-Beef Taco Bake Mexican Corn Spanish Rice Roll / Milk HDM Cookie Birthday Cake	3- Chicken Salad Croissant Frog Eye Salad Pasta Salad Milk Butterscotch/ Pudding		5-English Muffin Sausage and Egg Peas and Carrots Tri Patty Hash- browns Orange Juice/Milk Applesauce Cup
8-Salisbury Steak California/ Vegetables Potatoes and Gravy Roll / Milk Apple Pie	9-Swiss Chicken Buttered Peas Yams Chocolate Milk Roll Mrs. Fields - Cookies	10-Tuna Sandwich Pickles and Olives Deviled Eggs Coleslaw Milk Fresh Apple	11-Meatballs with Mushroom Gravy Butter Beets Potatoes and Gravy Roll / Milk Jello with Fruit	12-Hamburger on Bun Baked Beans Nacho Chips with Cheese Milk No Bake Cookie
15-Pork Chops AuGratin Potatoes Butter Carrots Roll Milk Crumb Cake	16-Oven Beef Stew Green Beans Spiced Apple Rings Biscuit / Milk Brownie	17-Enchilada Pie Buttered Corn Re-fried Beans Milk Peach Crisp	18-Stir Fry Chicken Over Rice Cantonese- Vegetables Roll/ Milk Tapioca Pudding	19-Baked Fish Macaroni&Cheese Scandinavian- Vegetables Cornbread / Milk Rice Krispie- Squares
22-Ham Green Beans Scalloped Potatoes Roll / Milk Coconut Cookie	23-Grilled - Chicken Salad Peaches Pickled Beets Bread-sticks / Milk Pumpkin Raisin Bars		25-Chuck Wagon Beans With Ground Beef Sliced Carrots Hot Apples/Muffin Milk /Peanutbutter Cookie	26-Turkey Wrap Tropical Fruit Macaroni Salad Milk Ice Cream with Cookie crumbs
29-Baked Chicken Potatoes and Gravy Mixed Vegetables Roll / Milk Rice Pudding	30-Hamburger Gravy over Potatoes Winter mix Vegi Pineapple Roll / Milk Choc/Zucchini Cake	31-Chili Cheese Dog Seasoned Wedges California Vegis Milk Fruit Cup		

**Melanie
Pierce**

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

**Kendall
Gurrera**

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

**Laurel
Weaver**

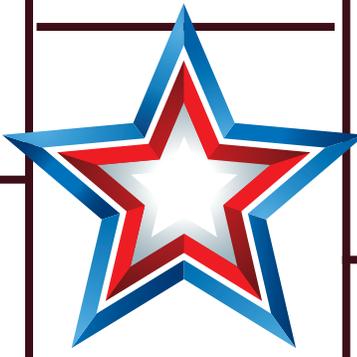
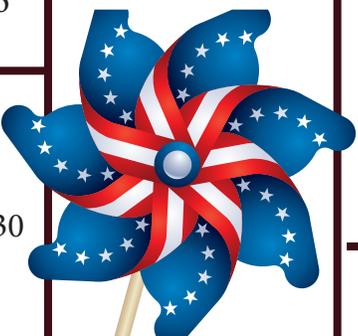
Director
(435) 381-2422
Castle Dale Hours
Mon-Thurs
10:00 - 2:00
Closed Friday

**Janet
Keele**

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

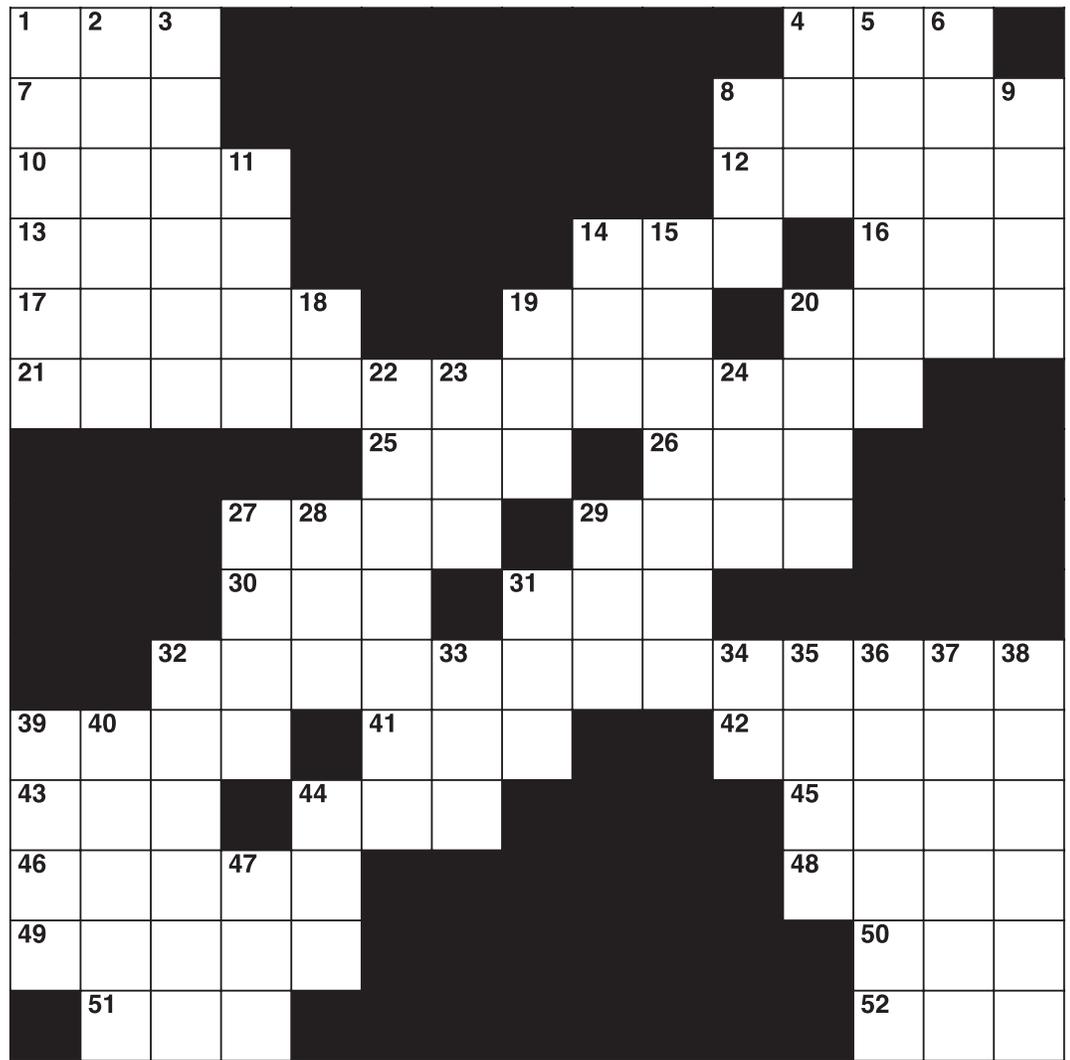
**Sharon
Allridge**

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

Huntington	Green River	Castle Dale	Emery	Ferron
<p>Lunch/Bingo noon Every Monday Blood Pressure/CNS 2nd Mon-noon July 8 B/P Sugar - Symbii 3rd Mon -noon July 15 Toenails - Symbii 4th Mon -noon July 22</p> <hr/> <p>Beginning Line Dance Class Tues. at 9:30. Quilters -July 3 1st Wednesday DUP-July 9 2nd Tuesday Photography Club 1st Wed - 6:00 July 3 Country Rovers Band Every Tuesday 5:30-8:30 Pilates - 8:00 a.m. Tuesday & Wednesday Exercise - 6:00 a.m. Monday - Friday Shopping Bus Usually 1st Friday Call</p>	 <p>Lunch - noon Tuesday/Wednesday</p> <p>Blood Pressure Toenails - GRMC 3rd Wed - 10:00 July 17</p> <hr/> <p>Game Day-July 10 2nd Wednesday Grief Sharing 1/2/4 Tuesday 1:15-2:15</p> <p>Bingo -July 16 3rd Tuesday after lunch *white elephant gift</p> <p>Children Dance Every Wednesday 2:00-5:00</p> <p>Shopping Call for date</p>	<p>Lunch/Bingo - noon Every Tuesday</p> <p>Blood Pressure CNS 2nd Tue -noon July 9</p> <p>BP/ toenails Symbii 3rd Tues 11:30 -July 16</p> <hr/> <p>Line Dancing Expert Mon/Thurs - 9:30 Beginners Wed - 10:00</p> <p>Val Jensen Band Every Wednesday 5:30-8:30</p> <p>Suicide Prevention Each Tuesday 5:30</p> <p>Phase 10 Games Every Thursday - 9:30 Shopping Bus Usually 1st Friday Call</p>	 <p>Lunch - noon Every Monday</p> <p>Exercise - 8-9:00 a.m. Monday-Friday</p> <p>Blood Pressure CNS 1st Mon -noon July 1</p> <hr/> <p>Bingo - July 8 2nd Monday</p> <p>Single Seniors 4th Mon - 4:30 July 22</p> <hr/> <p>- VIP Dates and Events - July 4, Independence Day July 24 , Pioneer Day Get ready for August 1, Senior Day at the Fair</p>	<p>Lunch - noon Every Monday</p> <p>BP / Toenails ECCR 2nd Mon -Noon July 8</p> <p>Blood Pressure 3rd Mon -Noon July 15</p> <p>Line Dancing 12:30 Every Tuesday</p> <hr/> <p>Sit and Be Fit Exercise class (Bring wieghts & towel) 1:00 Thursdays</p> <p>Crochet Class 1:00 Wednesdays</p>

CLUES DOWN

1. ___ and Costello
2. Islamic teacher
3. Clothing
4. Disfigure
5. Irons
6. NW Italian seaport
8. Play a role
9. A reduction
11. Short poem set to music
14. Pain unit
15. Get in form
18. Junior's father
19. To the ___ degree
20. Wild or sweet cherry
22. Content
23. Earn a perfect score
24. Korean surname
27. Herb ___, San Francisco columnist
28. Ottoman military commander
29. Satisfaction
31. Kids TV channel (abbr.)
32. Poke quickly
33. Pouch
34. City of Angels
35. Dark olive black
36. Nocturnal hoofed mammals
37. Wild cat
38. Fine detail
39. Prevents harm to creatures
40. A city in Louisiana
44. Everyone has their own
47. Basics



CLUES ACROSS

1. Doctors group
4. One millionth of a gram
7. Contrary to
8. Oohed and ___
10. Popular sandwiches
12. Construction site machine
13. Variety act
14. Fall back
16. An electrically charged atom
17. Mountain lakes
19. Japanese classical theater
20. Pesky insect
21. Natural wonders
25. Design file extension
26. Genus of grasses
27. Container for shipping
29. Theron film "___ Flux"
30. Get older
31. Chinese surname
32. Edith Bunker actress
39. Natives to Myanmar
41. Soda comes in it
42. Counting frames
43. Where some get their mail (abbr.)
44. Having ten
45. Assn. of oil-producing countries
46. A type of cigar
48. World's longest river
49. Single-celled animal
50. Decay
51. General's assistant (abbr.)
52. Pigpen

-Trip News-

Get Ready For

Senior day at the Fair

Thursday August 1, 2019

Lunch and Bingo at 12:00
at the fairgrounds in Castle
Dale.

Please call your center if you
would like a ride.

65th Annual Payson

Salmon Supper

Friday August 2, 2019

4:00 to 8:00 p.m.

Payson City memorial park

Tickets are about \$19.00 with
service fees and taxes.

We need the ticket money by
July 18th to purchase tickets.

There will also be a \$10.00
fuel charge. There will be
vendor booths this year and
entertainment.

Bring your appetite.

Green River

Tuesday

2-Beef Enchilada
Mexican Rice
Vegetables
Fruit
Blond Brownies
Corn Muffins
Milk

9-Pork Chops
Baked Potatoes
Vegetables
Apple Turnovers
Rolls
Milk

16- Cabbage Roll
Casserole
Vegetables
Chocolate Cream Pie
Rolls
Milk

23-Beef Tater Tot
Casserole
Vegetables
Tapioca Pudding
Cookie
Rolls
Milk

30-Chicken Enchilada
Mexican Rice
Re-fried beans
Cake
Rolls
Milk

Wednesday

3- Beef Stroganoff
over Noodles
Vegetables
Fruit
Cookies
Rolls
Milk

10- Italian Vegetable
Soup
Chicken Salad Sandwich
Pudding
Cookie
Milk

17-Chicken Alfredo
over Noodles
Vegetables
Pudding
Pumpkin Bar
Bread
Milk

24-Chicken Noodle
Soup
Hot Cheese Sandwich
Garden Salad
Fruit
Cookie
Milk

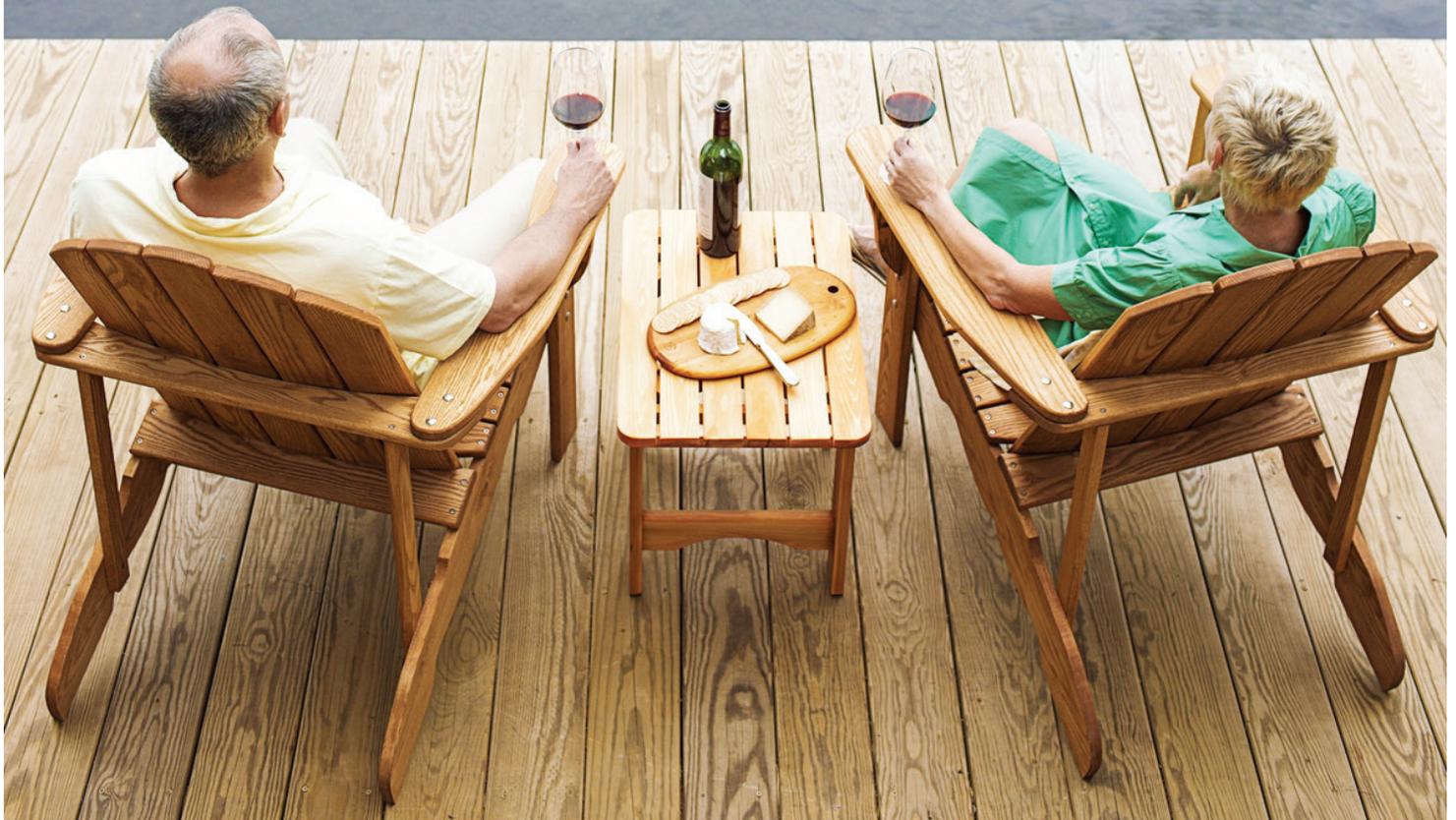
31-Chinese Beef
Casserole
Egg Rolls
Fruit
Cookie
Rolls
Milk

Thrifty Travel: How Retirees Can Find Cheap Travel Accommodations

Dear Savvy Senior,

Can you recommend some good websites for finding cheaper travel accommodations? My husband and I love to travel but hotel costs eat up our budget so much that we can't afford to go as often as we'd like. We've used Airbnb with some luck but are wondering if there are other options for budget-conscious retirees.

Retired Travelers





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Dear Retired,

Accommodations are typically one of the costliest travel expenses. But, if you're willing to do a little research and preplanning, there are a number of ways you can lower (or eliminate) your lodging costs and live more like a local when you travel. Here are some different options to consider and some websites that can help you locate them.

B&B Clubs

If you like staying in bed and breakfasts and have a spare bedroom yourself, check out the Evergreen Club (EvergreenClub.com) and the Affordable

Travel Club (AffordableTravelClub.net).

These are B&B clubs for travelers over ages 50 or 40 that offer affordable lodging in the spare bedroom of other club members, or they may stay with you when they're on the road. You pay a modest gratuity of around \$20 per night, with breakfast. And the clubs charge membership fees of \$65 to \$75 per year.

Lower Cost Rentals

There are literally millions of privately-owned properties in the United States and abroad that are offered as short-term

rentals. This has become a very popular alternative to hotels for retirees.

Renting a fully furnished apartment or house is usually cheaper than hotel rooms of comparable quality, and they almost always offer more space, a homier feel and a kitchen, which can save you the expense eating out every meal.

Short-term rentals are offered through the individual property owners or property-management companies. Some of the best sites for finding them include Airbnb.com, HomeAway.com and FlipKey.com. These sites are free to use for travelers.

Another nifty site you should check out is The Freebird Club (FreebirdClub.com) that connects 50-plus travelers with 50-plus hosts.

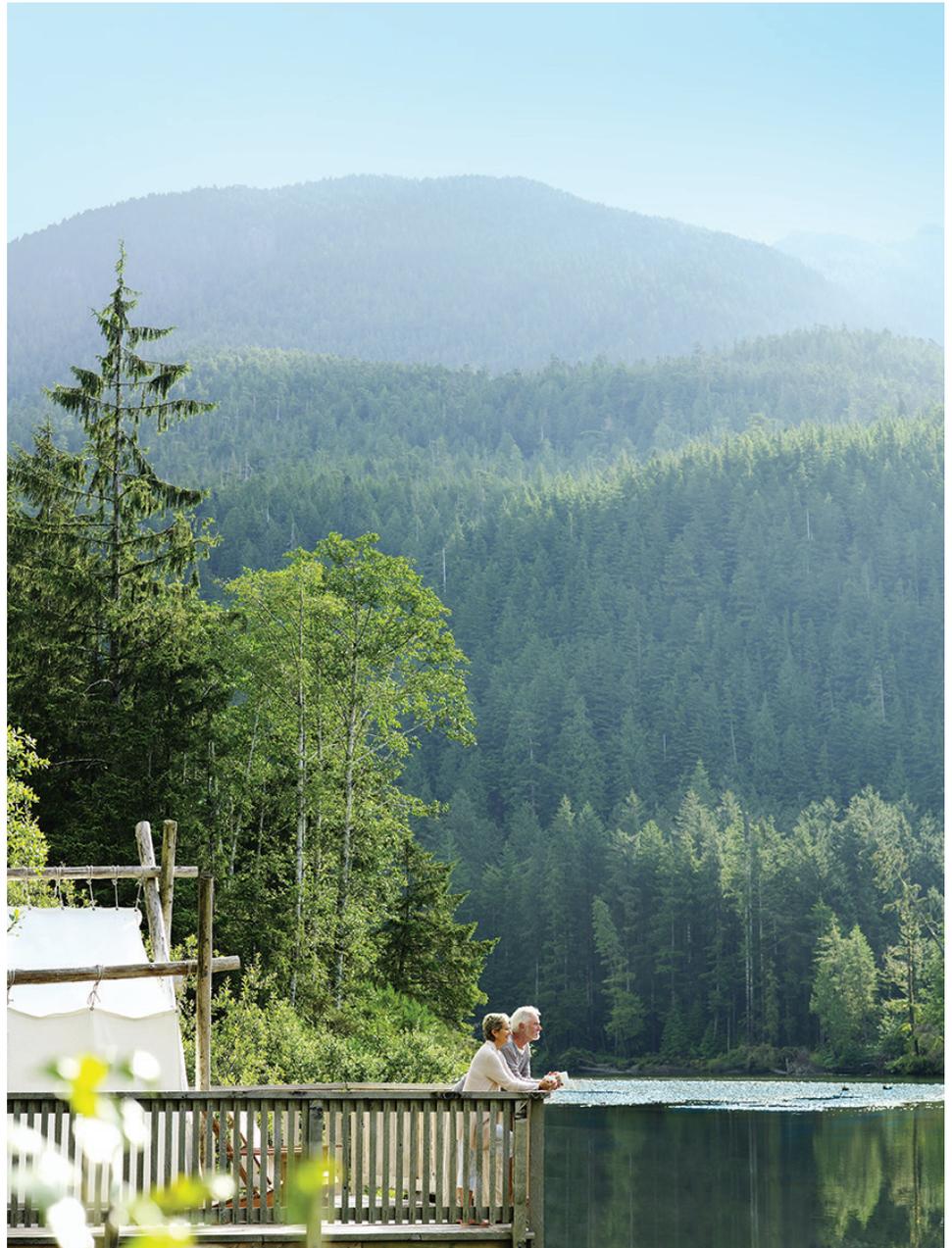
Thrifty Travel: *Continued from page 9*

Unlike Airbnb and the other previously listed lodging rental sites, Freebird users pay a \$31 fee to join and to have their identities verified. They then fill out a questionnaire asking where they'd like to travel and how much interaction they'd like to have with their hosts. On the other end, hosts are not offering rental properties and a key in a drop box, but their own homes, along with conversation and companionship, for much less than the price of a hotel.

House Sitting

If you have a flexible schedule and you don't mind doing a few household chores when you travel, house sitting is another option that offers lodging for free.

How it works is you live in someone else's home while they're away for a



long weekend or even a few months. And in exchange for the free accommodations, you take care of certain responsibilities such as their pets, lawn, garden, mail, etc.

To find these opportunities, try sites like Nomador.com, Mind-MyHouse.com, House-Carers.com and TrustedHousesitters.com – they all charge a small membership fee.

Thrifty Travel

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Home Swapping

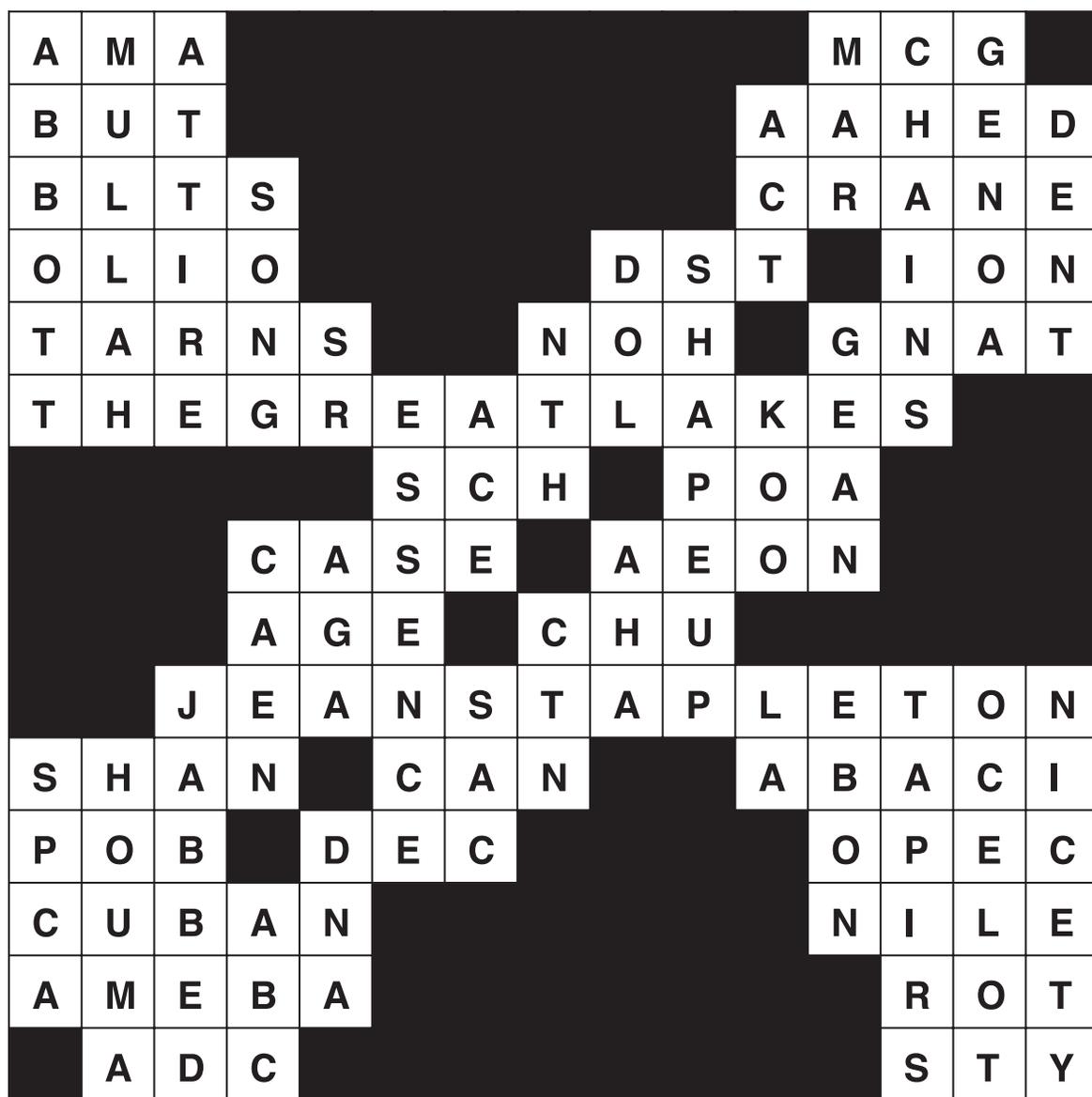
Another way to get free accommodations when you travel is by swapping

homes with someone who's interested in visiting the area where you live.

To make a swap, you'll need to join an online home exchange service where you can list your home and get access to thousands of other listings. Then you simply

email the owners of houses or apartments you're interested in – or they email you – and you make arrangements.

Most home exchange sites like HomeExchange.com, HomeLink.org and Inter-vac-HomeExchange.com charge membership fees ranging from \$50 to \$150.



July Birthdays

Green River

Ray Lloyd Hatt – 7
Rita Jewkes – 7
Maxine Hall – 10
Polly Migliaccio – 11
Pauly Bowerman – 11
JoAnn Wetherington – 12
Harry Thompson – 16
Mary Ann Frank – 16
Pete Smalley – 19
Kathleen Lovato – 21
Ben Coomer – 23

Ferron Clawson

Laverna Petersen – 8
Marilyn Larsen – 10
Chuck Allridge – 11
Pataricia Jones – 12
LaRene Jensen – 14
Mila Roper – 24
Joann Behling – 24
Craig Funk – 29
Sharon Owens – 29

Cleveland

Sherma Gardner – 7
Hazel McMullin – 15
Charlene Mortensen – 22
Patsy Allred – 29

Emery

Arthur Erickson – 12
Mary Ann Wright – 15
Wendell Hatch – 22
Richard Cox – 24
Phyllis Blackburn – 25
Greg Jensen – 26
Cecil Jacobsen – 29

Orangeville

Jan Hanson – 1
Karen Peacock – 12
Ruth Bunderson – 16
Chuck Harris – 23
Virginia Petty – 23
Mary Anne Frederick – 25
Jesse Freeman – 26
Cloyd Robertson – 27
Carolyn Schrank – 28
Anna Grant – 31

Castle Dale

Raline Rowley – 3
Julie Pizzuto – 5
Mark H. Williams – 8
Margaret Fielding – 8
Madelei Thompson – 9
Nedra Weiner – 10
Margaret Herring – 10
Bob Logan – 10
Betsy Johnson – 15
Pam Jeffs – 15
Billie M. Olsen – 16
Bob Logan – 19
Blaine Rowley – 20
Rebecca Brotherson – 25
Naoima Oman – 31

Huntington

Bryce Brasher – 3
Esther Jane Tucker – 3
Jim Hansen – 4
Carol Pilling – 6
Gail Jenkins – 9
Bennett Gunderson – 10
Fred Allred – 11
Alton Hassell – 12
Pam Anderson – 12
Keith Freestone – 13
Clifford Collard – 14
Sylvia Thorngren – 14
Edna Bissell – 16
Joann Holland – 18
Eugene Campbell – 18
Joann Lyle – 18
JoAnn Shannon – 21
Sally Walls – 22
Barbra Jones – 25
Michael Shannon – 29

Elmo

Maryla Adams – 1
Stanley Willson – 1
Wayne Every – 3
Emma Weber – 4
Reba Hansen – 5
Roy Damron – 6
Arven Hansen – 10
VaNetta Brooks – 20
Vonna Oliver – 21
Dottie Grimes – 22

Horoscope

AQUARIUS Jan 21/Feb 18

Fourth week of July 2019

Not everyone moves at high speeds, Aquarius. Just because others can't seem to keep up with you, doesn't mean they do not have anything to offer.

PISCES Feb 19/Mar 20

Pisces, focus on doing an activity that brings you joy. This activity is a great way to spend some free time each day being productive.

ARIES Mar 21/Apr 20

Aries, you have the gumption to complete projects that others may never even attempt. Put your best foot forward and get to work so you can start producing some results.

TAURUS Apr 21/May 21

Taurus, a friend or family member looks to you for advice this week. Do your best to put yourself in this person's shoes and let him or her know that your support is unwavering.

GEMINI May 22/June 21

Gemini, a great opportunity to express yourself comes along this week. Make the most of this chance to let others see your creative side. You won't be sorry you did.

CANCER Jun 22/Jul 22

A goal that seems unlikely is still worth working toward, Cancer. Others will be there to offer support and guidance as you pursue this very rewarding goal.

LEO Jul 23/Aug 23

Your financial savvy comes into play this week, Leo. Put your skill for finding deals to work and you will see your balances grow as much as possible.

VIRGO Aug 24/Sept 22

Give yourself time to form an opinion on an important issue in your life, Virgo. The more time you take, the more clearly you will see the issue at hand.

LIBRA Sept 23/Oct 23

A budding friendship commands your attention this week, Libra. Give this relationship the attention it deserves and you just may establish a bond as strong as steel.

SCORPIO Oct 24/Nov 22

Think before you speak this week, Scorpio. Quick wit may lead to some easy laughs, but it's best to consider how your words affect those around you before you speak.

SAGITTARIUS Nov 23/Dec 21

Sagittarius, criticism is coming your way and is intended to be constructive. Recognize others are trying to help and take their opinions to heart.

CAPRICORN Dec 22/Jan 20

Give yourself a little more time to solve a puzzling problem, Capricorn. Within a few days, you might have the fresh perspective you need to find a solution.

FAMOUS BIRTHDAYS

JULY 21

Damian Marley, Singer (41)

JULY 22

AJ Cook, Actress (41)

JULY 23

Daniel Radcliffe, Actor (30)

JULY 24

Jennifer Lopez, Performer (50)

JULY 25

Meg Donnelly, Actress (19)

JULY 26

Jason Statham, Actor (52)

JULY 27

Alex Rodriguez, Athlete (44)

Some benefits of growing older

Many people are quick to think of growing older in a negative light. Although there certainly are some side effects of aging that one may wish to avoid, people may find that the benefits of growing older outweigh the negatives.

Seniors are a rapidly growing segment of the population. In the United States, the Administration on Aging states that the older population (persons 65 years or older) numbered 46.2 million in 2014 (the latest year for which data is available).

With so many people living longer, it's time to celebrate the perks of getting older rather than the drawbacks. Here are some great benefits to growing old.

Higher self-esteem:

The insecurities of youth give way as one ages, and older people have less negativity and higher self-esteem. A University of Basel study of people ranging in ages from 18 to 89 found that regardless of demographic and social status, the older one gets the higher self-esteem climbs. Qualities like self-control and altruism can contribute to happiness.

Financial perks:

Seniors are entitled to



discounts on meals, museum entry fees, movies, and other entertainment if they're willing to disclose their ages. Discounts are available through an array of venues if one speaks up. Seniors also can enjoy travel perks, with slashed prices on resorts, plane tickets and more. The U.S. National Park Service offers citizens age 62 and older lifetime passes to more than 2,000 federal recreation sites for just \$10 in person (\$20 online or via mail).

Reasoning and problem-solving skills:

Brain scans reveal that older adults are more likely to use both hemispheres of their brains simultaneously something called lateralization. This can sharpen reasoning skills. For example, in a University of Illinois study, older

air traffic controllers excelled at their cognitively taxing jobs, despite some losses in short-term memory and visual spatial processing. Older controllers proved to be experts at navigating, juggling multiple aircrafts simultaneously and avoiding collisions.

Less stress:

As people grow older, they are able to differentiate their needs from wants and focus on more important goals. This can alleviate worry over things that are beyond one's control. Seniors may realize how little the opinions of others truly mean in the larger picture, thereby feeling less stress about what others think of them. Growing older may involve gray hair or wrinkling skin, but there are many positive things associated with aging.