<table>
<thead>
<tr>
<th>Program</th>
<th>Email</th>
<th>Phone</th>
<th>Start Month</th>
<th>Member Status</th>
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<tr>
<td>Program A</td>
<td><a href="mailto:user1@program.com">user1@program.com</a></td>
<td>123-456-7890</td>
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<td>Program B</td>
<td><a href="mailto:user2@program.com">user2@program.com</a></td>
<td>987-654-3210</td>
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<td>Program C</td>
<td><a href="mailto:user3@program.com">user3@program.com</a></td>
<td>111-222-3333</td>
<td>March</td>
<td>Active</td>
</tr>
</tbody>
</table>

Please note: Senior Centers are temporarily closed due to COVID-19.

Contact Information:

City of Santa Fe, Division of Senior Services
Administration Office: 1121 Aliso Street, Santa Fe, NM 87501

Newsletter Production:

City of Santa Fe, Division of Senior Services
Administration Office: 1121 Aliso Street, Santa Fe, NM 87501

Hours of Operation:
- Mon to Fri: 8:00am - 5:00pm
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 1: Community Center, 2200 Cabezon Boulevard
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 2: Senior Center, 1700 Pecos Street
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 3: Senior Center, 3000 Calle de la Horca
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 4: Senior Center, 1234 Juan Street
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 5: Senior Center, 567 Main Road
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 6: Senior Center, 890 Paseo del Rio
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 7: Senior Center, 1111 Camino del Monte
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 8: Senior Center, 2222 Avenida de los Frijoles
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 9: Senior Center, 3333 Camino de los Arboles
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 10: Senior Center, 4444 Rio Grande
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 11: Senior Center, 5555 Cerrada de los Pinos
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 12: Senior Center, 6666 Paseo del Sol
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 13: Senior Center, 7777 Avenida de la Luna
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 14: Senior Center, 8888 Camino del Río
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration

Program 15: Senior Center, 9999 Avenida de las Fuerzas
- Currently closed
- Free Registration Required
- Requires an In-Home Assessment
- Must be at least 60 years old
- Must be within Santa Fe limits
- All programs free of charge
- All programs require advanced registration
“We make a living by what we get, but we make a life by what we give” -Winston Churchill

“The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart.” -Helen Keller

“No one has ever become poor by giving.” -Anne Frank

Well it is the last month of the year and it continues to be a strange one. I want so much for it to be normal, but what is normal? Can we ever go back to what life was 21 months ago? I say no, because so much has changed. But what hasn’t changed is our staff and volunteers commitment to giving back to our community. The events below could not have happened without you!

We had almost 300 people? Pick up Thanksgiving meals curbside at the Mary Esther Gonzales Center on November 17. This is wonderful, but it is also crazy to think of the way we had to do it. I enjoyed seeing a lot of you and I hope you enjoyed the meal.

I want to thank everyone, staff and volunteers for your help in our successful vaccination event. Over 500 folks received the COVID-19 vaccination. We also managed to give several flu vaccinations.

I would like to wish all of you an enjoyable December. Happy Holidays, and maybe we will even see some snow!
Disclaimer: The material contained in this publication is provided for general information purposes and is meant to keep our readers informed. The content may or may not be sponsored by the City of Santa Fe Division of Senior Services, so we recommend that readers always refer to the contact and location information listed in each item. If you have questions for Senior Services staff, please refer to page two for the appropriate contact.

Senior Services Schedule for December

Senior Services continues to operate with limited services, due to COVID. We offer lunch at the curbside of MEG Center weekdays 10:30 a.m. to 12:30 p.m. and we deliver weekday meals to homebound seniors who request them. Our Transportation staff takes seniors to doctor offices, pharmacies, and vaccine appointments, with a reservation made 5 days to 24 hours in advance. Call (505) 955-4700 for Transportation. Call (505) 955-4721 to register with Senior Services and request meals.

Please note: The City of Santa Fe will be closed on December 24 and 31.

75 Years for Jimmy and Rosalyn Carter!

They met when he was 3 and she was one day old. On July 7, 2021 Jimmy and Rosalynn Carter celebrated 75 years of marriage — the longest marriage in presidential history. The pair grew up just three miles apart in Plains, Georgia. Jimmy’s mother was a nurse who helped care for Rosalynn.

Santa Fe County Treasurer Property Tax Outreach Program

Pay your property taxes for the first half of 2021 at the Mary Esther Gonzales Senior Center, 1121 Alto Street on:

Fridays, December 17, 2021 and January 7, 2022 between 10:00 a.m. and 2:00 p.m.

The Treasurer’s Office will only accept a check, money order, credit card or cashier’s check. Due to security concerns, cash is not accepted. The Treasurer’s Office does not contact taxpayers for payment over the phone. For additional information, contact the County Treasurer’s Office at (505) 986-6245.

They will accept payment for the second half of 2021 at MEG Center April 8 & 22, 2022.

December Food Distributions

Drive-through grocery distributions at The Food Depot at 1222 Siler Road 7:00 – 9:00 a.m.

Thursday, December 9 & Wednesday December 22.

A Blessing for World Peace

Spirits of the earth and sky
may this day find me
thankful, generous and kind
to myself and to all others.
May I begin to create beauty
and love where there is pain
and holy darkness.
May I find at least
one thing to smile
or laugh about today
in this most astonishing
and amazing world.
Heaven is with me
every moment
and walking in beauty
is my birthright.

- Robert Francis "mudman" Johnson
unofficial poet laureate of Polaco street
“Skating is a fun activity,” says Nancy Yankura, age 87. “You don’t have to jump and spin to have a good time. It exercises your whole body, strengthens your core and helps with balance,” emphasizes this U.S. Figure Skating judge and board member of the Santa Fe Skating Club.

Yankura has been skating since she was six years old, learning at the Paramount Rink in Southern California. “It’s still owned by the Zamboni family” she said, “and the Santa Fe rink [at the GCCC] is just as good as that Zamboni rink – the ice is like glass. It’s beautiful.”

Yankura is excited about the Skate Club’s Exhibition on December 4th at noon. “We’re glad to be back on the ice! Each person does their own thing. It’s not what you see on TV – nobody’s doing quadruple jumps or anything like that. It’s not a high level of skating. We have lots of beginners and the kids are cute. You can see a lot of improvement from year to year.”

“The first thing we teach is HOW TO FALL SO YOU DON’T HURT YOURSELF. The ice is very hard, and we begin the lessons teaching this skill by falling on the floor. If they can’t get up, we don’t want them on the ice. I don’t recommend BEGINNING to skate at my age, but experienced skaters can still skate with a little caution.” Yankura began her skating career in 1940, first competing in ladies’ singles events and then moving to ice dancing. “That’s where I met my husband,” who was her dance partner for many years.

COVID has changed the competition and travel schedules, but Yankura still judges in Albuquerque, Rio Rancho and Santa Fe. There are different levels, tests and competitions for free style, moves in the field, dances and program dances. Until 2019, she judged 3-4 local competitions each year in nearby states, but now focuses her attention locally, promoting skating in her role as a board member for the Santa Fe Skating Club. Before COVID, the club roster had about 65 members. “Now all of us are sitting around out of shape” laughs the figure skating athlete. “We’re getting back into shape for the December Exhibition.”

Learn to Skate classes are tentatively scheduled to resume in January 2022. For more information about activities of the Club, visit www.santafeskatingclub.org or call Tammy Berendzen, the club’s President, at (505) 795-9639. The phone number to reach Ice Rink staff at the GCCC is (505) 955-4033. Audience capacity for the December 4th Exhibition is limited, but it will be video taped for future broadcast on Santa Fe’s Community Access Channel.
Dear Santa Fe Seniors

The students, teachers, administration and staff at Santa Fe Public Schools are so happy for the support of Santa Fe voters last month. Because you approved the recent GO Bond & Mill Levy in November’s election, we can now move forward on plans to continue the renovations, upgrades, maintenance and construction of our school buildings. We continue to make safety our #1 priority, along with being good stewards of our environment. The Santa Fe senior community has always played a huge role in supporting our District initiatives and for that we are most grateful.

This is a very busy time of year and our calendars can fill up quickly. With that in mind, we want to personally extend an invitation to the SFPS State of the Schools Virtual Event on December 13. The State of the Schools gives me the opportunity to share with the Santa Fe community the achievements and challenges of the past year, and to outline our plans for the future. We hope you join us at www.sfps.info.

December is such a special time of year to reflect, celebrate and spend time with family and friends. I must say I am wishing for some snow! Santa Fe Public Schools wishes you and yours the safest and happiest of holidays. May this season bring you all good things.

It takes a community to make a difference. We are stronger together.

Thank you, be well and Happy Holidays!
-Superintendent Hilario “Larry” Chavez
City of Santa Fe Transportation Options

**Senior Services Transportation (505) 955-4700**
(For medical appts., vaccine and pharmacy only)
Available Mon-Fri 8:30 a.m. to 4:30 p.m.
Available to seniors age 60 and over
Suggested donation: $0.50 per one-way trip
Reserve a ride five days to 24 hours in advance.
Drivers and riders must wear a mask (we will
provide a mask if the rider does not have one):
a maximum of two riders are permitted in vans
at a time, sitting six feet apart, and drivers will
sanitize van between riders.

**Santa Fe Ride (505) 473-4444**
(Will take you anywhere in City limits)
Available 7 days a week
Available for all ages, if disabled
Cost: $5.00 per one-way ride, regular riders
$2.00 per one-way ride for paratransit-eligible
Free for veterans
Drivers and riders must wear a mask; a maximum
of two riders are permitted in vans at a time and
drivers will sanitize van between riders.

– To register as a regular-fee rider with Santa
Fe Ride, you must complete an application over
the phone. Once it is processed, the applicant
will be issued an ID number and can begin to
schedule trips, at least 24 hours in advance.

– To register as an ADA paratransit rider,
applications need to be partially completed by
a healthcare provider so cannot be completed
over the phone. The Application is at: https://
www.santafenm.gov/santa_fe_ride or can be
faxed or mailed.

**COVID Vaccine Boosters**
If you need help scheduling your COVID vaccine
booster shot, call Kristin at Senior Services at
(505) 955-4760.

She is missed...

**Lourdes Martinez, 92,**
passed away on
September 26, 2021. She
was born on September
13, 1929. She married
Bernabe Martinez on
July 14, 1951 and they
had three sons.

Lourdes was a lifelong
resident of Santa Fe
and her faith in God and
in prayer guided her
life. She was a lifelong
parishioner of St. Anne Catholic Church. She was
strong, independent, and walked everywhere.
She was a caregiver who also took care of her
sister for over 50 years. She stopped working
at the age of 90, due to the pandemic, not her
age or health. In her later years of life, the senior
center was an important place for her where she
exercised, had meals and played bingo with her
friends.

**Prevent Icy Falls**
This is the time of year to prepare for
slippery ice patches. You can recycle some
empty plastic bottles and fill them with sand.
Keep them handy in your car, purse or by
your outside doors so you can sprinkle the
sand on ice before walking over it.

**Cinderella Opera on Screen**
The Lensic Performing Arts Center and the
Santa Fe Opera present a live
HD screening of the musical fairy
tale Cinderella on
January 8.

Screenings are
11 a.m. Live, and
6 p.m. for Encore.
Tickets are $22-$28 Live; $22 Encore, and $15
Student. For more information, visit the website
lensic.org, or call 505-988-1234.
Dear Phyllis,

I have Medicare and Fall Open Enrollment is happening now. A stranger who said he was a broker called my husband claiming that he has a private plan with free dental benefits just for him and asked for his Medicare number. I am receiving several Medicare advertisements in the mail. Recently, I opened an invitation for a free breakfast to learn about a Medicare Advantage plan. There are television commercials offering “money back guarantees” with various insurance plans. Are there any rules governing Medicare marketing?

Phyllis
Carlsbad, NM

Dear Stan,

I have Medicare and Fall Open Enrollment is happening now. A stranger who said he was a broker called my husband claiming that he has a private plan with free dental benefits just for him and asked for his Medicare number. I am receiving several Medicare advertisements in the mail. Recently, I opened an invitation for a free breakfast to learn about a Medicare Advantage plan. There are television commercials offering “money back guarantees” with various insurance plans. Are there any rules governing Medicare marketing?

Phyllis
Carlsbad, NM

Below are some important Medicare rules that private plans, insurance brokers and agents must follow about marketing Medicare private plans. This is not an exhaustive list:

- Agent/brokers cannot say they are from Medicare or use words or symbols or “Medicare” in a misleading manner. They cannot claim they are approved, authorized, or endorsed by Medicare.

- Agents/brokers cannot solicit sales by sending text messages or leaving voicemail messages. They may call a beneficiary who has expressly given advanced permission to call them.

- Agents/brokers cannot provide meals at marketing/sales events; however, they are allowed to provide refreshments and snacks.

- Agents/brokers cannot come to your home uninvited to sell or endorse health care products.

- Agents/brokers cannot try to sell you a non-health related product like a life insurance policy during a sales pitch for a Medicare or prescription drug plan.

Report Medicare Related Fraud by calling the New Mexico Senior Medicare Patrol (SMP) at 1-800-432-2080

The SMP will provide you with the information you need to PREVENT, DETECT and REPORT Medicare fraud, errors, and abuse.

(Continued on page 2)

If you believe an agent or broker is violating these rules, report the behavior to the New Mexico Senior Medicare Patrol (SMP) Program by calling the Aging and Disability Resource Center (ADRC) at 1-800-432-2080.

You may be given a sales pitch or see an advertisement that says an insurance plan will “return a premium to you” or “money back guaranteed.” While some Medicare Advantage plans may offer a premium subsidy benefit, it is important to ask questions. Ask the plan how much they will subsidize the Part B premium. If you take prescriptions medications and if you would like to keep seeing your doctors, ask about the plan’s list of covered drugs and whether your doctors will be in network.

Keep in mind that there are state-based Medicare Savings Programs (MSP) that can help limited income individuals with their Part B premium costs. If you qualify for an MSP, you will no longer have to pay the $148.50 Medicare Part B premium (usually deducted from your Social Security check). However, you must meet income qualifications for an MSP. To inquire about the MSP benefit, call the ADRC at 1-800-432-2080 and ask an Options Counselor to screen you.

Now is the time to evaluate your Medicare coverage before the end of the Medicare Open Enrollment Period. The deadline to make changes to your Medicare coverage is December 7. If you need assistance with reviewing your Medicare options, I welcome you to call the ADRC and schedule a Medicare Plan Finder appointment with a State Health Insurance Assistance Program (SHIP) counselor. SHIP counselors provide free and objective Medicare plan comparison assistance.

Stan,
SHIP SMP Volunteer Counselor

Medicare Open Enrollment lasts until December 7. To speak with a SHIP Counselor to review your Medicare options call 1-800-432-2080

This project was supported, in part by grant number 90MPPG0045-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.
Join the RSVP Volunteer Program, if you are 55+ and we will connect you with a volunteer opportunity to fit your lifestyle from more than 40 community-improving organizations. We support our volunteer corps with mileage reimbursement, supplemental insurance, educational events and volunteer recognition. [www.rsvpsantafe.org](http://www.rsvpsantafe.org)

To learn more about any of the opportunities below, contact Kristin at (505) 955-4760 or kwslater-huff@santafenm.gov.

Habitat for Humanity is seeking vaccinated individuals for a variety of volunteer jobs.

In the ReStore: For the warehouse and receiving bay area (which requires some heavy lifting and moving items of various sizes); for prepping, placing and arranging donated items for display on showroom floor or shelving areas; to work on display and cleanup of boutique items; in the Tool Lending Library (which requires some knowledge of tools and learning their data system).

Their construction site is always open to volunteers wanting to help construct homes in various stages of construction all year round.

In the office, they are always looking for volunteers to take calls at the front desk and conduct data entry and do light clerical work.

They are also seeking Family Advocate volunteers who assist their Partner Families through the home buying process.

All their volunteer positions have flexible schedules, based on their hours of operation.

Please call Kristin at (505) 955-4760 to enroll.

Reminder:
Please turn in your RSVP volunteer hours and miles for October, November and December, by December 27. Thank you!

To all NOVEMBER Senior Volunteers!
¡Feliz Cumpleaños, Voluntarios!

- Gloria Pendlay 12/01
- Gilbert T. Fuentes 12/02
- Joseph S. Gonzales 12/02
- Josephine Lazarus 12/02
- Cordelia Garcia 12/04
- Kim Berge 12/05
- Pauline O. Foral 12/07
- Jean W. Marrs 12/09
- GT Springer 12/09
- Al Webster 12/09
- Percilla Lopez 12/10
- Mary Jo Read 12/10
- Mary Margaret Rael 12/11
- Dennis E. Gonzales 12/12
- Christine Lovato 12/13
- Mary Mumford 12/13
- Connie S. Valencia 12/14
- Sandra Evans 12/15
- Pascal Fromentin 12/15
- Eileen Uveric 12/15
- Paul Montañó 12/17
- Lou Miller 12/18
- Patsy Carrillo 12/18
- Margaret Trujillo 12/19
- Dolores Mose 12/25
- Rosario H. Torres 12/25
- Raymond W. Willison 12/25
- Judy Ruffatto 12/26
- Bob Juilet 12/27
- Joseph McKenna 12/28
- Michelle Springer 12/28
- Bob Dorsett 12/29
- Susan Fox 12/30
- Patricia M. Hummer 12/30
- Eileen Levy 12/30

Please note: These are birthdays of actively enrolled volunteers who report service hours to the AmeriCorps Seniors Volunteer Programs.
Meeting Needs in New Mexico: Last year more than 4200 Americans of all ages and backgrounds united to meet local needs, strengthen communities, and expand opportunities through national service in New Mexico. AmeriCorps invested more than $7.6 million in federal funding to support community solutions, working hand in hand with local partners to empower individuals to help communities tackle their toughest challenges.

AmeriCorps members and AmeriCorps Seniors volunteers are preparing today’s students for tomorrow’s jobs, helping communities and families impacted by COVID-19, reducing crime and reviving cities, connecting veterans to services, fighting the opioid epidemic, helping seniors live independently, and rebuilding communities.

AmeriCorps members and AmeriCorps Seniors volunteers served at more than 500 locations across New Mexico, including schools, food banks, homeless shelters, health clinics, youth centers, veterans facilities, and other nonprofit and faith-based organizations. Through a unique public-private partnership, AmeriCorps and its partners generated more than $14.2 million in outside resources from businesses, foundations, public agencies, and other sources in New Mexico in the last year. This local support strengthened community impact and increased the return on taxpayer dollars.

Please join the Santa Fe AmeriCorps Seniors volunteers in the Foster Grandparent, Senior Companion or RSVP programs, by calling (505) 955-4744 or (505) 955-4760.
31 Healthy Habits to Try in December
Excerpted from www.health.usnews.com

8. Keep portions handy.
Keep protein to the size of your palm, grains the size of your fist and eat at least two handfuls of leafy greens every day, to watch your calories.

No matter what the expectations are or how busy your schedule is, listen to yourself and create the space and time for what matters to you.

10. Include a vegetable in every meal.
Don’t let the crudité tray at a gathering be the only vegetables you eat this season.

11. Just dance.
Nothing dissipates crazy-making stress like shaking it off. Hit play on your favorite song, grab a partner or go solo and just dance.

12. Steer clear of the food court.
Stash almonds in your purse or car for a great-tasting, convenient, healthy snack to give you energy so you can shop hunger pang-free.

13. Create a 50/10 hour.
Spend 50 minutes of concentrated effort on one task every hour, and use the remaining 10 minutes for a mental break.

14. Be a morning person.
Exercise will get knocked off the to-do list if it’s not done first thing. Schedule it before anything else happens for a sense of accomplishment all day.

15. Develop a strategy.
Determine and decide how to handle the parts of the holidays you don’t enjoy. Delegate what you can and do what you must.

16. Front-load your diet.
Each morning, blend a 1/2 cup of unsweetened almond milk, 1 scoop of vanilla protein powder, 1 banana, 1/2 cup of dark cherries, 1 tablespoon of almond butter, several large handfuls of baby spinach and a bunch of ice.
17. **Take two.**
When you are watching TV, use the commercial breaks to do a little exercise.

18. **Go nuts.**
If you’re serving nuts to guests, choose pistachios because they are one of the snack nuts with the lowest fat and calorie content. Thirty pistachios are approximately 100 calories.

19. **Breathe.**
When things get crazy and you become overwhelmed, take a minute to catch your breath. Sitting down on a chair, feet flat on the floor, breathe in for a count of four saying the words, “I am.” Hold your breath for a count of four. Exhale for another count of four, this time saying the words, “at peace.” Hold your breath for another count of four. Repeat five times.

20. **Treat yourself.**
Who said you only have to buy presents for others? After all, you can celebrate you in all of your awesomeness, just as much as you can celebrate the rest of us.

21. **Give the gift of health.**
It is great to give (and receive) fruit for Christmas because it’s such a relief to the onslaught of sugar at this time of year.

22. **Focus on presence – not presents.**
In this day and age of technology and distraction, sometimes the best gift is someone’s full attention. Turn off your phone and enjoy dinner while focusing on those you are with.

23. **Stay hydrated.**
Winter weather can be rough on skin. Hydrate from the inside out by drinking one glass of water before every meal.

24. **Foster conscientious conversation.**
Use conversation starters to get more out of your interactions and learn something new about the person you are talking to. Try: What’s your favorite place you ever traveled and why? Why did you choose your profession? What is your best holiday memory? When we assume we know everything about the people we see the most, we miss the characteristics that make them special.

25. **Unplug in the morning.**
Spend 15 minutes in the morning electronic-free.

26. **Grab your Halos.**
Halos mandarin oranges are a healthy portable snack for just 50 calories a pop.

27. **Conduct a yearly review.**
Carve out some time to review the year and think about what the past 12 months have taught you. What were your successes and struggles? What were your favorite moments? Reflecting on the year allows us to gain insight into patterns and habits – and decide how we want to better ourselves moving forward.

28. **Sip this.**
Instead of wine, beer or liquor, consider sipping on a hot herbal tea. You still get to kick back with a drink, but it won’t interfere with your sleep.

29. **Pick a habit: one to choose and one to lose.**
Setting New Year’s resolutions is so last year. Instead, consider the things you do (and don’t do) every day. Pick one habit you want to choose to do in 2022 and one habit you want to lose.

30. **Take a walk around the block.**
When the end of year and holiday craziness gets the best of you, seek a change of scenery.

31. **Say what you need to say.**
Tell someone you love how much he or she matters to you. Share with them the ways in which they positively impact your life. Spend the last day of 2021 knowing you took the time to celebrate the people who matter most to you.
OnlineCrosswords.net
This is the Daily Crossword Puzzle #2 for Nov 22, 2021

Across
1. "Be My Love" lyricist Sammy
5. Rigatoni and fettuccine, e.g.
11. Word with ball or shoe
14. Spread in a tub
15. One who makes a scene?
16. ___ polymerase
17. Middle Eastern garments
18. Connected
19. Uris protagonist
20. "Okay dice, . . ."
23. Partite predece
24. Relieved exclamations
25. Expose
26. They're first on the field
28. Pilots who did not attend flight school
31. Friend in need
32. Turner family dog
34. Qualifying race
37. "I wouldn't touch that with a . . ."
41. Some muscle cars
42. Gielgud's "Arthur" role
45. Slayer of Adonis
49. Mile High Center architect
51. Type of type
52. Eat or drink
55. Royal jelly producer
57. Sgt. Bilko, e.g.
58. Words with "who do we appreciate?"
62. Stuff in a pit
63. Physical discomfort
64. Highlander
65. Special time in history
66. Driveway application
67. French infinitive
68. Some postal rtes.
69. Bring to a halt
70. Put under pressure

Down
1. On the Atlantic or Pacific
2. Edmonton's province
3. Most weighed down
4. Otolaryngologist's concern
5. Anti-smoking device
6. Melodic
7. Hold back
8. It comes in and goes out
9. Fall bloom
10. Moved furtively
11. Driveway cover, perhaps
12. Imaginary
13. In good part
21. Fingering
22. Sister of Zsa Zsa
27. Wall Street grp.
29. "___ were the days!"
30. Group that belongs together
33. Wee salamander
35. "NYPD Blue" alert
36. Implants alternative
38. Alley of old comics
39. Brief correspondence?
40. Stretch out
43. Engraving specialists
44. Plant's tiny anchor
45. Tough on the tongue
46. Progressive movement?
47. Classical markets
48. Official decision maker
50. Long-billed wading birds
53. Big name in marches
54. Audio signal receiver
56. Put out vigorously
59. Be parental
60. Holiday event
61. "___ Around" (Beach Boys hit)
Winter

All the words are hidden vertically, horizontally or diagonally—in both directions. The letters that remain unused form a sentence from left to right.

FIRE
FREEZE
FROST
GALE
GLOVES
HAT
HORSE SLEIGH
ICE
ICICLE
ICINESS
IGLOO
JANUARY
MISTLETOE
POLAR BEARS
PRECIPITATION
SALT
SCARF
SEASON
SHIVER
SKATE
SKI
SNOW
STEW

ANTIFREEZE
ARCTIC WIND
ASTRONOMIC

BECOME FROSTED
CHATTERING TEETH
CHILLY

CHRISTMAS
COLD
DECEMBER

FRIENDS?

What do the following words have in common?

ACT COAT DOG FOOT LINE PIN STAND
Your December Financial To-Do List
By Octavio Blanco
From www.consumerreports.org

As the end of the year approaches, it’s easy to get caught up in the whirlwind of celebrations and family. Here are a few money moves to make to ensure your family’s financial health in 2022.

Give to Charity
If you plan to make a donation, check that the charity you choose qualifies for tax-exempt status and that you get documentation of your gift, such as a receipt or bank record. You have until Dec. 31 to make contributions and claim them on your 2021 taxes.

Correct Mistakes in Your Credit Report
Every year, you’re allowed one free credit report from each of the big three credit reporting agencies, Equifax, Experian, and TransUnion. You can stagger the reports by requesting one now, the second report in four months, and the third in eight months. That way you can get up-to-date reports and remain alert to errors or changes throughout the year.

Freeze Your Credit Report
If you’re not actively in the market for new credit, the best way to protect yourself is to put a freeze on your credit reports. That will stop criminals who don’t already have your data from opening fraudulent accounts in your name. The fastest and easiest way to freeze your credit is by going online to the websites of each of the three credit bureaus.

Look for Unclaimed Funds
There may be money floating around out there that never made it into your bank account. But to get it, you need to know where to look.

Each state has an unclaimed funds department for money left in savings and investment accounts, forgotten rental deposits, and dividends that never were delivered. To start your free search, check with the National Association of Unclaimed Property Administrators’ New Mexico link at www.missingmoney.com.

Check Your Auto Insurance Coverage
If you haven’t shopped around for coverage in the past three years, it’s worth checking with other auto insurers to see whether you can save on the premium. Even if you find that the coverage you have is the least expensive, there may still be ways to reduce your premium. Consider dropping collision and/or comprehensive coverage when the annual premium for that portion of coverage exceeds 10 percent of your car’s book value.

How Does A Reverse Mortgage Work?
Have you ever wondered how a reverse mortgage works, but didn’t know where to turn to get trusted information? The State of New Mexico has created a pilot program to provide accurate and unbiased reverse mortgage information.

You can learn what a reverse mortgage is and how it works in three easy steps using a new web application called HECONOMICS™. HECONOMICS™ also creates a custom 20-page booklet with your information, explanations, and answers to frequently asked questions.

Who should understand the risks, requirements, and benefits of a reverse mortgage?
• Older Homeowners
• Adult Children & Caregivers
• Legal Services
• Senior Advocates
• Housing Agencies

To get help, you can go online to https://nmaging.state.nm.us or call the Aging and Disability Resource Center at (505) 476-4846.
<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
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<tbody>
<tr>
<td><strong>Milk is served with each meal.</strong>&lt;br&gt;<strong>Menu subject to change.</strong></td>
<td><strong>1</strong> Spaghetti with Meat Sauce&lt;br&gt;Italian Veggies&lt;br&gt;Tossed Salad&lt;br&gt;Garlic Toast&lt;br&gt;Apple Cobbler</td>
<td><strong>2</strong> BBQ Chicken Breast&lt;br&gt;Pork &amp; Beans&lt;br&gt;Peas &amp; Carrots&lt;br&gt;Carrot Raisin Salad&lt;br&gt;Cornbread&lt;br&gt;Oatmeal Cookie</td>
<td><strong>3</strong> Pepper Steak&lt;br&gt;Mushroom Gravy&lt;br&gt;Potatoes&lt;br&gt;Au Gratin&lt;br&gt;Broccoli &amp; Carrots&lt;br&gt;Roll&lt;br&gt;Mixed Fruit Jello</td>
<td><strong>6</strong> Sweet &amp; Sour Pork&lt;br&gt;Brown Rice&lt;br&gt;Asian Veggies&lt;br&gt;Egg Roll&lt;br&gt;Chilled Pears</td>
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Senior Meal (60+) Suggested Donation $1.50

Lunch is Available M-F at Curbside pickup at MEG Senior Center, 1121 Alto St. 10:30 a.m. – 12:30 p.m.
10 tips for purchasing and storing whole-grain foods

Whole grains are important sources of nutrients such as zinc, magnesium, B vitamins, and fiber. There are many choices available to make half your grains whole grains. But whole-grain foods should be handled with care. Over time and if not properly stored, oils in whole grains can cause spoilage. Consider these tips to select whole-grain products and keep them fresh and safe to eat.

1 search the label
Whole grains can be an easy choice when preparing meals. Choose whole-grain breads, breakfast cereals, and pastas. Look at the Nutrition Facts labels and ingredients lists to find choices lower in sodium, saturated (ssolid) fat, and added sugars.

2 look for the word “whole” at the beginning of the ingredients list
Some whole-grain ingredients include whole oats, whole-wheat flour, whole-grain corn, whole-grain brown rice, and whole rye. Foods that say “multi-grain,” “100% wheat,” “high fiber,” or are brown in color may not be a whole-grain product.

3 kids can choose whole grains
Your kids can choose whole grains at school. Encourage healthier choices at home by adding whole grains into their favorite recipes, meals, and snacks.

4 find the fiber on label
If the product provides at least 3 grams of fiber per serving, it is a good source of fiber. If it contains 5 or more grams of fiber per serving, it is an excellent source of fiber.

5 is gluten in whole grains?
People who can’t eat wheat gluten can eat whole grains if they choose carefully. There are many whole-grain products, such as buckwheat, certified gluten-free oats or oatmeal, popcorn, brown rice, wild rice, and quinoa that fit gluten-free diet needs.

6 check for freshness
Buy whole-grain products that are tightly packaged and well sealed. Grains should always look and smell fresh. Also, check the expiration date and storage guidelines on the package.

7 keep a lid on it
When storing whole grains from bulk bins, use containers with tight-fitting lids and keep in a cool, dry location. A sealed container is important for maintaining freshness and reducing bug infestations.

8 buy what you need
Purchase smaller quantities of whole-grain products to reduce spoilage. Most grains in sealed packaging can be kept in the freezer.

9 wrap it up
Whole-grain bread is best stored at room temperature in its original packaging, tightly closed with a quick-lock or twist tie. The refrigerator will cause bread to lose moisture quickly and become stale. Properly wrapped bread will store well in the freezer.

10 what’s the shelf life?
Since the oil in various whole-grain flours differs, the shelf life varies too. Most whole-grain flours keep well in the refrigerator for 2 to 3 months and in the freezer for 6 to 8 months. Cooked brown rice can be refrigerated 3 to 5 days and can be frozen up to 6 months.