



Benzie County
Council on Aging, Inc.

The Senior Scoop

Supporting Seniors Today,
Tomorrow & the
Future

SEPTEMBER
2015

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September is National

- Chicken Month
- Cholesterol Education Month
- Rice Month
- Courtesy Month
- Honey Month
- Piano Month
- Food Safety Education Month
- Self Improvement Month



Where did Labor Day come from?

Labor Day was created as a way to acknowledge and pay tribute to the workforce for all that they have done to make our country prosperous and strong.

The first Labor Day was celebrated in New York City, and other cities followed this example in the following years. It was in 1894 that Congress passed a law making the first Monday of September a legal holiday.

Now that you know... have a great Labor Day!

DIRECTORY

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OFFICE HOURS

Monday – Friday:

8:00 a.m. – 4:00 p.m.

THE SENIOR SCOOP IS A MONTHLY PUBLICATION BROUGHT TO YOU BY

Benzie County

Council on Aging, Inc.

10542 Main Street

Honor, MI 49640

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The Council on Aging will not discriminate against any individual or group because of race, sex, religion, age, national origin, marital status, disability, or political beliefs.

MISSION STATEMENT

To provide programs for Senior Citizens of Benzie County that promote and encourage opportunities for socialization, education, health, safety, welfare and independent living with dignity.

NEWSLETTER SUBSCRIPTION FORM

NAME _____ DOB: ____ / ____ / ____

ADDRESS _____

CITY/ST/ZIP _____ DATE _____

EMAIL _____

If you would like a copy of this newsletter mailed to your home OR emailed to you each month, please mail this form to the COA office, 10542 Main St, Honor, MI 49640. For annual mailing the subscription fee is \$10.00 which helps to cover printing and mailing costs. Subscription expiration dates are listed on the bottom of the mailing label.

FROM THE EXECUTIVE DIRECTOR

Greetings!

Well we are in the Dog Days of Summer and it is a welcome sight to finally have a “normal” Northern Michigan Summer!

A couple of weeks ago we did our annual family reunion up in Mackinaw City and Mackinac Island. On the boat ride over we met another large family that does their reunion as we do. It was a great boat ride over, meeting all of them and talking about what makes the Straits of Mackinaw so special!

This is our 17th year of doing our family reunion on the island and during one of the breaks we took while riding bikes, we started to reminisce on our previous 16 years and realize we have never been rained out at all and that is amazing. Each year we start planning the reunion months in advance, and to have always pick two days that the weather has cooperated is unheard of; especially in Northern Michigan.

We also went, for the first time, to the Headland International Dark Sky Park just west of Mackinaw City. I must admit, we had a great time and the little ones really enjoyed playing with the binoculars! It took me way back to my science classes trying to remember the star clusters, besides the big and little dipper! This is something worth visiting again.

Then to keep the excitement going we invaded the Platte River with tubing and kayaking. It truly was a fun day with all of the laughter, bumping into one another and having a picnic afterwards. This has been a great summer!

And the most exciting part is about to come and I will write about that in the next newsletter.... To be continued!

Not to ruin summer yet, but we are already planning on the upcoming Medicare Open Enrollment beginning on October 15th and ending on December 7th. We are looking at doing more outreach community visits for this event.

Remember all Medicare beneficiaries have the option to change their Medicare plans for the coming year to better match their needs. This includes anyone using original Medicare, Medicare Advantage or Part D prescription drug plans. Our qualified MMAP's Counselors offer an unbiased and objective plan comparisons and the best part is it's FREE!

We will have more information available in the October Newsletter.

Continue to enjoy the rest of the summer. Please enjoy our newsletter and see all the activities, educational, and programming planned for September.

As always, we are open to any ideas, comments, or suggestions. Just drop by or give us a call.

Take care ~ Douglas

HEALTH TIPS AND RECIPE

Mediterranean Stuffed Tomatoes

Ingredients

- 2 large tomatoes
- 1/2 cup packaged garlic croutons
- 1/4 cup (1 ounce) crumbled goat cheese
- 1/4 cup sliced pitted kalamata olives
- 2 tablespoons reduced-fat vinaigrette or Italian salad dressing
- 2 tablespoons chopped fresh thyme or basil

Preparation

1. Preheat broiler.
2. Cut tomatoes in half crosswise. Use your finger to push out and discard seeds; use a paring knife to cut out the pulp, leaving 2 shells. Chop pulp, and transfer to a medium bowl. Place hollowed tomatoes, cut sides down, on a paper towel; drain 5 minutes. Add croutons, goat cheese, olives, dressing, and thyme or basil to pulp; mix well. Mound mixture into hollowed tomatoes.
3. Place tomatoes on a baking sheet or broiler pan. Broil 4-5 inches from heat until hot and cheese melts (about 5 minutes). Serve immediately.



Choose your low-cholesterol, heart healthy foods.

Eating healthy foods can help lower your cholesterol. Below are some tips from the different food groups. Take this with you to the store when you shop for food. Or, hang it up in your kitchen as a helpful reminder.

Food Groups	Choose	Go Easy On	Avoid
<ul style="list-style-type: none"> • Meat • Poultry • Fish • Dry beans • Eggs • Nuts (up to 5 ounces of meat, poultry, fish/day)	<ul style="list-style-type: none"> • Lean cuts of meat • Chicken and turkey without skin • Fish • Egg whites 	<ul style="list-style-type: none"> • Shellfish • Duck • Egg yolks 	<ul style="list-style-type: none"> • Processed meats, such as bacon and bologna • Hot dogs
<ul style="list-style-type: none"> • Milk • Yogurt • Cheese (2 or more servings/day; 3-4 for pregnant or breast-feeding women)	<ul style="list-style-type: none"> • Fat-free or low-fat dairy products • Cheeses with no more than 3 grams of fat per ounce • Low-fat yogurt 	<ul style="list-style-type: none"> • 2% fat milk • Sour cream 	<ul style="list-style-type: none"> • Whole milk • Swiss, American, cheddar cheese • Cream cheese
<ul style="list-style-type: none"> • Fats • Oils (approximately 5-8 teaspoons/day)	<ul style="list-style-type: none"> • Corn • Olive • Canola • Sunflower oils 	<ul style="list-style-type: none"> • Nuts • Avocados • Olives • Peanut oil 	<ul style="list-style-type: none"> • Butter • Lard • Bacon fat
<ul style="list-style-type: none"> • Breads • Cereals • Pasta • Rice (6-11 servings/day)	<ul style="list-style-type: none"> • Whole-grain breads • Pasta • Whole-grain rice • Plain baked potato 	<ul style="list-style-type: none"> • Granola • Biscuits • Muffins • Cornbread 	<ul style="list-style-type: none"> • Croissants • Pastries • Egg noodles
<ul style="list-style-type: none"> • Fruits • Vegetables (3-5 servings/day)	<ul style="list-style-type: none"> • Fresh • Frozen • Dried fruits 	<ul style="list-style-type: none"> • Canned fruit in heavy syrup 	<ul style="list-style-type: none"> • Coconut • Vegetables prepared in butter or cream
<ul style="list-style-type: none"> • Snacks (in very limited amounts)	<ul style="list-style-type: none"> • Sorbet • Low-fat frozen yogurt • Plain popcorn • Pretzels 	<ul style="list-style-type: none"> • Homemade cakes, cookies and pies prepared with unsaturated oils 	<ul style="list-style-type: none"> • Ice cream • Chocolate • Potato chips • Buttered popcorn

Ginger-Chocolate Chunk Ice Cream Sandwiches

Ingredients

- 2 cups softened vanilla light ice cream
- 1 ounce bittersweet chocolate, coarsely chopped
- 1 ounce chopped (into 1/4-inch pieces) crystallized ginger
- 12 chocolate wafer cookies (such as Nabisco Famous Chocolate Wafers) or chocolate graham crackers

Preparation

Combine 2 cups softened vanilla light ice cream (to soften ice cream, transfer it to the refrigerator for about 30 minutes), 1 ounce bittersweet chocolate, coarsely chopped, and 1 ounce chopped (into 1/4-inch pieces) crystallized ginger in a bowl. Stir together with a rubber spatula or wooden spoon. Arrange 6 chocolate wafer cookies (such as Nabisco Famous Chocolate Wafers) or chocolate graham crackers (you'll need 12 total) on a baking sheet, and top each with about 1/4 cup of the ice cream mixture. Top ice cream with another wafer, lightly pressing to form a sandwich. Cover ice cream sandwiches with plastic wrap, and place in the freezer. Freeze sandwiches at least 2 hours before serving.



MENU

September

Lunch is served Monday thru Friday at The Gathering Place from 11:30-1:00.

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Swedish Meatballs Mashed Potatoes Mixed Veggies Bread Orange	2 Hawaiian Chicken Spinach Malibu Blend Hawaiian Roll Rice Banana	3 Hamburger Tater Tots Mixed Veggies Bun Apple	4 Pot Roast Mashed Potatoes Broccoli Bread Pear
7 Closed in Observance of Labor Day	8 Sloppy Joes Tater Tots Green Beans Bun Apple	9 Shepard's Pie Brussel Sprouts Peas Bread Pear	10 Smoke Sausage Sauerkraut Wax Beans Carrots Bread Banana	11 Chicken Carbonara Italian Beans Pesto Cauliflower Garlic Toast Orange
14 White Chicken Chili Corn Spinach Crackers Tropical Fruit	15 Cabbage Rolls Mixed Veggies Cauliflower Bread Apple	16 Beef Tacos Refried Beans Lettuce & Tomato Tortilla Baked Peaches	17 Mac n' Cheese California Blend Peas Bread Banana	18 Fish Sandwiches Corn Normandy Blend Bun Orange
21 Spaghetti & Meatballs Italian Blend Green Beans Garlic Toast Apple	22 Salisbury Steak California Blend Baked Potato Bread Orange	23 Chicken Tenders Mashed Potatoes Corn Roll Banana	24 Pirogue Scandinavian Blend Spinach Bread Pear	25 Jerk Pork Sweet Potato Caribbean Blend Hawaiian Roll Tropical Fruit
28 BBQ Meatballs Broccoli Wax Beans Bread Apple	29 Orange Chicken Malibu Blend Cauliflower Roll Rice Pear	30 Goulash Peas Carrots Bread Orange		

CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
	<p>1</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>2</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—VJ Day WWII 12:30 BINGO 3:00 Tai chi</p>	<p>3</p> <p>9:00 Hearing Clinic at Administration office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>4</p> <p>9:30 BUNCO 10:30 Bingo, Music and lunch in Thompsonville 11:30 Lunch 1:00 Wii Bowling</p>
<p>7</p> <p>Closed Labor Day</p>	<p>8</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>9</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—National Teddy Bear Day 12:30 BINGO 3:00 Tai chi</p>	<p>10</p> <p>9:00 Little River Casino 10:00 Bible Study 11:30 Lunch—World Suicide Prevention Day 1:00 BUNCO</p>	<p>11</p> <p>9:30 BUNCO 11:30 Lunch—9/11 Remembrance Day 1:00 Wii Bowling</p>
<p>14</p> <p>10:00 Yoga 11:30 Lunch—Wear Teal Day! 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>15</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>16</p> <p>9:00 Fireside Breakfast 10:00 Stay Fit with Doris 11:30 Lunch—National Backpack Day 12:30 BINGO 2:00 Zumba 3:00 Tai chi 4:30 Board of Directors Meeting</p>	<p>17</p> <p>10:00 Bible Study 11:30 Lunch—Grandparents raising Grandchildren 1:00 Bunco</p>	<p>18</p> <p>9:30 BUNCO 11:30 Lunch—National Cheeseburger Day 11:30—Benzie EMS Blood Pressure Clinic 1:00 Wii Bowling</p>
<p>21</p> <p>10:00 Yoga 11:30 Lunch—Wear Purple Day! 12:00 CARDS 12:00 Knitting 1:00 Alzheimer's Presentation 2:30 Zumba</p>	<p>22</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Balance Class at Honor Township Hall 3:30 Chair Yoga 6:00 Zumba</p>	<p>23</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:15 Dining Out Day 11:30 Lunch—Checkers Day 12:30 BINGO 3:00 Tai Chi</p>	<p>24</p> <p>9:00 Little River Casino 9:00 Fireside Breakfast 10:00 Bible Study 11:30 Lunch—National Cherries Jubilee Day 1:00 BUNCO</p>	<p>25</p> <p>9:30 BUNCO 11:30 Lunch—Native American Day 1:00 Wii Bowling 6:00 'OI Time Gathering</p>
<p>28</p> <p>10:00 Yoga 11:30 Lunch—Paula Gibeson, RN-BC Golden Independence 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>29</p> <p>10:30 Music by The Melody Makers 11:30 Lunch—World Heart Day 1:00 Matter of Balance Class at Honor Township Hall 3:30 Chair Yoga 6:00 Zumba</p>	<p>30</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—September Birthday Party 12:30 BINGO 3:00 Tai Chi 6:00 Medicare 101</p>		

Dawn's Dish

Congratulations to our Coho Festival Senior King and Queen, Gary Huddleston and Bonnie Fast!

Please note: We are closed on Monday, September 7 in observance of Labor Day.

We're excited about our trip to Branson! Departure date is Sunday, November 29 returning on Saturday, December 5. This trip includes: 10 meals, 6 breakfasts and 4 dinners; Admission to 7 shows and 6 nights lodging. The cost is \$599 per person based on double occupancy. For a complete schedule or to sign up call (231) 525-0600.

A Matter of Balance is back! This award-winning program is designed to help you view falls as controllable, set goals for increased activity, make changes to reduce fall risks at home and exercise to increase strength and balance. Who should attend? Anyone concerned about falls or who has fallen in the past. Also anyone who has restricted activities because of a falling concern. This session begins on Tuesday, September 22 and meets every Tuesday for eight consecutive weeks. Dates are: September 22, 29, October 6, 13, 20, 27 and November 3 & 10. Meeting time is from 1:00 p.m. to 3:00 p.m. at The Homestead Township Hall in Honor. There is no cost to attend this class however a one time \$15 donation is appreciated. Space is limited so call our Administration Office today to sign up! (231) 525-0600.

Time for a trip to the Tunnel of Trees! Leaving at 9:00 a.m. on **Wednesday October 14**. Return by 5:00 p.m. Stops along the way include: Good Hart General Store, the historic church at Middle Village and lunch at The Legs Inn. Call to sign up at (231) 525-0601. Trip fee is \$15.00. You are responsible for buying your own lunch.

Paintings for sale! Artist Alice Brozosky has generously donated several paintings for us to sell and all proceeds will go to our Home Delivered Meals Program. Prices range from \$25 to \$100. Please take a look in our Activity Room the next time you stop by!

What does your senior center mean to you? September is National Senior Center Month. I am looking for volunteers to share what The Gathering Place means to them. These thoughts will be recorded and shared on our webpage, youtube and/ or facebook page. PLEASE help me share with the world (really I'm bragging) about your unique and fabulous center! Please see me for details or call (231) 525-0601.

National Backpack Day is September 16. To celebrate we are having a going back to school, month-long **School Supply Drive**. All supplies will be donated to area Benzie County schools.

National Womens Health and Fitness Day is September 30. We have Zumba, Stay Fit with Doris and Tai Chi all scheduled every Wednesday. Maybe make this the day you'll give one a try!

Thursday, September 3—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment.

Monday, September 14—Wear teal for Ovarian Cancer Awareness

Wednesday, September 16—Benzie County Council on Aging Board of Directors meeting is at 4:30 p.m. at The Gathering Place. Public is welcome.

Wednesday, September 16—9:00 a.m. **Fireside Breakfast**. September is National Yoga Awareness Month and Healthy Aging Month. Join us for a free breakfast and chat with Mary Jane Hsu our Chair Yoga instructor. Mary Jane is a retired RN and has been teaching yoga for 10 years.

Thursdays, September 10 & 24—9:00 a.m. Little River Casino Trip. Trip fee \$10. Receive \$20 River Credits & \$5 food voucher. Return by 3pm. Call now to reserve your spot on the bus! 231-525-0601.

Thursday, September 17—Deb Frisbie, Adoptive Parent Consultant will be here during lunch to discuss Grandparents raising grandchildren. There are so many folks in Benzie County who have assumed the role of parent for their grandchildren and even great grandchildren. Deb can help!

Monday, September 21—1:00 p.m. Shannon with Alzheimers Association will be here for a presentation and to answer your questions regarding Alzheimers. Please sign up at the front desk or call 231-525-0601

Monday, September 21—Wear purple for Prostate Cancer Awareness Month.

Wednesday, September 23—Dining Out Day! We're heading to The Stone Oven in Lake Ann for lunch. Grab your dining out certificates from our office for only \$3. They are worth \$6 at participating restaurants. Leaving at 11:15 a.m. Sign up required. Call (231) 525-0601.

Thursday, September 24—Paula E. Gibeson, RN-BC will be here for a second **Fireside Breakfast** at 9:00 a.m. Paula has been working in geriatric healthcare for 30 years and has written a book, "Golden Independence" to share her knowledge.

Friday, September 25—Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m. donations accepted. All ages invited!

Monday, September 28—Help us welcome back Paula E. Gibeson, author of "Golden Independence". Paula will be here during lunch to answer any questions regarding issues facing aging adults.

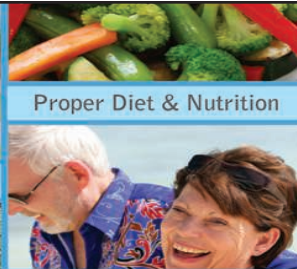
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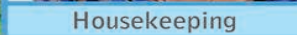
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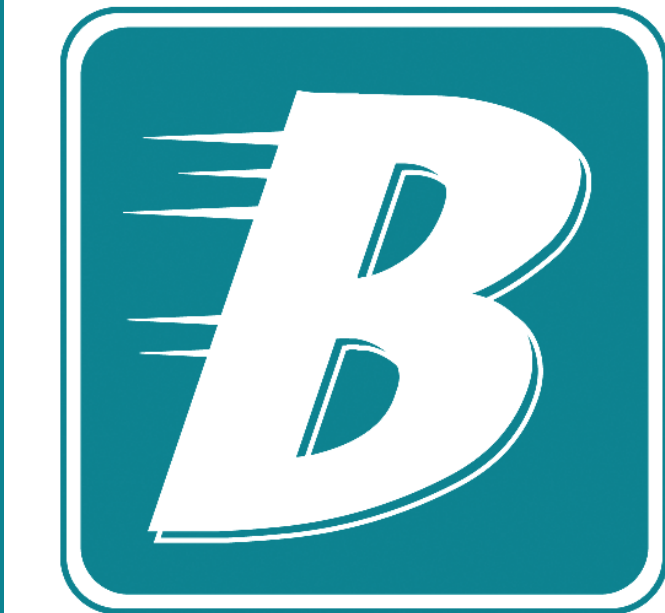
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BIRTHDAYS & FUN

September Birthdays

- 1 Jan Noecker
- 3 Kathryn Ross
- 5 Roger Fast
- 5 Barbara Hipp
- 5 Loralee Ludwig
- 5 Phillip Miner
- 5 Dorothy Stone
- 7 Janice Brown
- 9 Ed McGill
- 9 Mary Ann Wichtner
- 10 Phyllis Heniser
- 11 Maren Bailey
- 12 Bill Wilkinson
- 13 Earl Baker
- 13 Joyce Barnes
- 13 Ethel Knight
- 13 Curtis Toman
- 19 Carol Lynn Joslin
- 19 Michael Ross
- 20 Joanne Hawkins
- 20 Suzanne Waring
- 21 Penny Hergenroeder
- 21 Ardith Jones
- 22 Linda Dalman
- 22 John Schultz
- 23 Alice Gates
- 23 Opsie Hoppe
- 23 Joanne Schultz
- 26 Bonita Baker
- 27 Terence McPherson
- 28 Phena Squires
- 30 Norman Labadie

Labor Day Word Search

See if you can find the hidden words associated with Labor Day.

W	H	S	M	B	Z	J	V	I	S	E	P	C	U	Y	B	V	BARBECUE BREAK COMMUNITY COOKOUT HOLIDAY JOB LABOR MCGUIRE MONDAY MOVEMENT ORGANIZE PARADE PARTY PICNIC RIGHTS RALLY SECURITY SEPTEMBER STRIKE SUMMER TRADE TRIP UNION VACATION WEEKEND WORKERS
T	L	K	E	O	W	N	K	R	M	T	U	N	I	O	N	A	
C	U	C	I	P	N	E	L	Y	T	I	R	U	C	E	S	C	
T	O	R	E	E	T	D	E	G	G	T	F	W	P	N	S	A	
U	T	M	Z	K	R	E	A	K	V	C	S	Y	R	I	K	T	
O	N	F	M	N	I	I	M	Y	E	E	R	L	N	Z	L	I	
K	E	C	K	U	T	R	U	B	I	N	C	L	B	E	Y	O	
O	M	Z	I	S	N	S	T	G	E	S	D	A	J	F	H	N	
O	E	V	I	N	R	I	U	S	C	R	T	R	Y	O	P	L	
C	V	S	K	N	C	E	T	M	D	M	E	F	L	Z	L	A	
M	O	T	Z	S	A	I	K	Y	M	U	U	I	J	O	B	B	
I	M	Y	S	L	X	G	P	R	C	E	D	Z	A	Q	O	O	
A	K	A	E	R	B	J	R	E	O	A	R	T	N	Q	P	R	
T	R	I	G	H	T	S	B	O	Y	W	K	Q	Q	C	I	P	
B	P	A	R	T	Y	R	B	X	B	P	K	R	V	B	R	V	
E	F	A	R	W	A	W	E	D	A	R	T	P	A	Q	T	I	
V	T	A	B	B	E	E	D	A	R	A	P	R	N	W	K	O	

Just To Keep You Smiling



Three mischievous old ladies were sitting on a bench outside a nursing home when an old man shuffled past.

They yelled to him, ‘We bet we can tell exactly how old you are!’

‘Impossible!’ the old man scoffed.

‘Sure we can,’ said one of the women. ‘Just drop your pants and we’ll tell you your exact age.’

So the old man took off his clothes.

‘Now spin around three times,’ they commanded.

Reluctantly the old man spun around three times and nearly toppled over because it made him so giddy.

When he had finished, the women called out, ‘You’re eighty – eight years old.’

Standing with his pants around his ankles, the old man said, ‘That’s right.. How in the world did you work that out?’

The women cackled.

‘We were at your birthday party yesterday!’



DO YOU HAVE
concerns
about falling

Many older adults experience concerns about falling and restrict their activities. **A MATTER OF BALANCE** is an award-winning program designed to manage falls and increase activity levels.



MANAGING CONCERNS ABOUT FALLS

A MATTER OF BALANCE

emphasizes practical strategies to reduce fear of falling and increase activity levels.

YOU WILL LEARN TO:

- View falls as controllable
- Set goals for increasing activity
- Make changes to your environment to reduce fall risks at home
- Exercise to increase strength and balance

WHO SHOULD ATTEND?

- Anyone concerned about falls
- Anyone interested in improving balance, flexibility and strength
- Anyone who has fallen in the past
- Anyone who has restricted activities because of falling concerns

Workshop to be held at the

The Homestead Township Hall

11508 Honor Highway, Honor, MI 49640

Meet once a week for 8 Tuesdays
 September 22, 29, October 6, 13, 20,
 27, November 3 & 10, 2015
 1:00 – 3:00 PM

No cost to attend.
 Optional donation of \$15 appreciated.

Space is limited (15-20 participants)
 and pre-registration is required.

Register with Benzie County
 Council on Aging at
231-525-0600



AREA AGENCY ON AGING
 of Northwest Michigan

For more information about **A MATTER OF BALANCE** workshops offered in Northwest Michigan, please visit www.aaanm.org/mob-workshops.

Funded in part through support from the Michigan Health Endowment Fund

SOCIAL SECURITY FAQ'S

Question:

My wife didn't work enough to earn 40 credits to qualify for Social Security retirement benefits. Can she qualify on my record?

Answer:

Even if your spouse has never worked under Social Security, she can, at full retirement age, receive a benefit equal to one-half of your full retirement amount. Your wife is eligible for reduced spouse's benefits as early as age 62, as long as you are already receiving benefits. For more information, visit www.socialsecurity.gov/retire.

Question:

My neighbor said he applied for Social Security retirement benefits online. Can you really apply for retirement without traveling to an office?

Answer:

Yes, you can! And, what's more exciting, it's the easiest, fastest, and most convenient way to apply for retirement benefits. Our secure website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes. You can get started now at www.socialsecurity.gov/applyonline.

Question:

What is the earliest age I can begin receiving Social Security retirement benefits?

Answer:

The earliest age you can begin receiving Social Security retirement benefits is age 62. If you decide to receive benefits before your full retirement age, which for most people is age 66 or 67, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age. For more information, go to www.socialsecurity.gov/retire.

Question:

Is there a time limit on how long I can receive Social Security disability benefits?

Answer:

Your disability benefits will continue as long as your medical condition has not improved and you cannot work. Social Security will periodically review your case to determine whether you continue to be eligible. If you are still receiving disability benefits when you reach your full retirement age, your disability benefits will automatically be converted to retirement benefits. Learn more about disability benefits at www.socialsecurity.gov/disability.

Question:

I lost my Medicare card. How can I get replacement?

Answer:

The easiest and newest way to get a replacement Medicare card is by using your *my Social Security* account. Go to www.socialsecurity.gov/myaccount for more information on how to create an account. You also can get a replacement Medicare card by calling us toll-free at 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778). Keep your card in a safe place. You don't want anyone getting hold of your Social Security number. They could steal your identity.

Medicare News –

Happy 50th Birthday Medicare!

Fifty years ago on July 30, 1965, President Lyndon B. Johnson signed into law legislation that established the country's Medicare and Medicaid programs. At a White House ceremony, Harry Truman was the first to sign up for the benefit and receive his new Medicare card.

Most folks become eligible for Medicare when they turn 65 years of age. Some are deemed eligible at a younger age if they are on Social Security Disability for a period of at least 24 months. Medicare still works well today, and those who are eligible for the benefit, rely heavily on it to defray a large portion of their health care costs.

This is also a time to reflect on the health of the Medicare system. Current and future generations are wondering what the benefit structure will look like as we move forward. Policy makers are busy making projections and providing recommendations to ensure that the Medicare Trust Fund remains solvent, especially given the influx of the baby boomers who are turning 65 and a future that indicates that this trend will continue.

A year ago the Medicare Trustees, a board made up of Federal Department officials and two public representatives who are appointed by the President reported the following:

They project that the trust fund that finances Medicare's hospital insurance coverage will remain solvent until 2030, four years beyond what was projected in last year's report. Due in part to cost controls implemented in the Affordable Care Act, per capita spending is projected to continue to grow slower than the overall economy for the next several years.

"The Medicare Hospital Insurance trust fund is projected to be solvent for longer, which is good news for beneficiaries and taxpayers," said Marilyn Tavenner, former administrator of the Centers for Medicare & Medicaid Services (CMS). "Thanks to the Affordable Care Act, we are taking important steps to improve the quality of care for Medicare beneficiaries, while improving Medicare's long-term solvency. Specifically, we have made major progress in improving patient safety, decreasing hospital readmissions, and establishing new payment models such as accountable care organizations aimed at reducing costs and improving quality. These reforms slow the rise in health care spending while improving the quality of care for beneficiaries."

A number of factors have contributed to the improved outlook, including lower-than-expected spending in 2013, and lower projected utilization in the types of health care needed by Medicare patients. Medicare spending per beneficiary has grown quite slowly over the past few years and is projected to continue to grow slowly over the next several years. During the past four years, per capita Medicare spending growth has averaged 0.8 percent annually, much more slowly than the average 3.1 percent annual increase in per capita GDP and national health expenditures over the same period.

The benefits of this slower growth accrue to both taxpayers and beneficiaries. For example, although the Part B premium for 2015 will not be determined until later this year, the preliminary estimate in the Report indicates that it will remain unchanged from the 2013 premium for the second consecutive year.

Background points:

In 2013, Medicare covered 52.3 million people: 43.5 million people aged 65 and older, and 8.8 million people with disabilities. About 28 percent of these beneficiaries have chosen to enroll in Part C private health plans that contract with Medicare to deliver Part A and Part B health services. Total expenditures in 2013 were \$582.9 billion. Total income was \$575.8 billion. The report is available at: <http://www.cms.hhs.gov/ReportsTrustFunds/downloads/tr2014.pdf>.

Additional information concerning the future needs of Medicare can be found at the Medicare Rights Center website where a discussion takes place about the top "50 Wishes" for the program at: <http://www.medicarerights.org/50wishes>.

Beneficiaries can obtain local help with any question associated with Medicare and Medicaid insurance programs by contacting a trained and certified counselor with the Medicare/Medicaid Assistance Program (MMAP). Simply call our toll free number at 800-803-7174 and leave a message.

By: Jim Verville, Region 10 Coordinator
Michigan Medicare/Medicaid Assistance Program
Area Agency on Aging, Traverse City, Michigan

DON'T FORGET



Classes Begin September 22nd

Location: The Homestead
Township Hall

Time: 1:00-3:00 every Tuesday

Call to reserve your spot
(231) 525-0600

MANAGING CONCERNS ABOUT FALLS



We're excited about our trip to Branson!
Departure date is Sunday, November 29
returning on Saturday, December 5.

Time for a trip to the Tunnel of Trees! Leaving at 9:00 a.m. on Wednesday October 14. Return by 5:00 p.m. Stops along the way include: Good Hart General Store, the historic church at Middle Village and lunch at The Legs Inn.



Wednesday, September 30---Medicare 101. 6:30 p.m. – 7:30 p.m. Marla Dykstra will be here to help those who are new to Medicare understand their options and make decisions on what is best for their needs. All are welcome and there is no charge.

Every Wednesday our certified Medicare/Medicaid Counselors are in the Administration Office. Call (231) 525-0600 for an appointment.

Benzie County Council on Aging will be closed on Monday, September 7, 2015 in observation of Labor Day. Frozen Meals will be provided to clients receiving Home Delivered Meals.

CONTACT Us

- Douglas Durand—Executive Director
(231) 525-0600 ext. 102
- Sabra Boyle—Fiscal Manager
(231) 525-0600 ext. 101
- Dawn Bousamra—Senior Center Coordinator
(231) 525-0601 ext. 201
- Jeff Stockman—HDM Route Coordinator
(231) 525-0601 ext. 202
- David Main—Executive Chef
(231) 525-0601 ext. 203

DONATIONS

When You Donate. . . You Make a Difference

The Benzie County Council on Aging is an independent 501c3 not-for-profit organization that depends upon donations to sustain our programs. We need your support to continue to provide caring and professional services to the seniors of Benzie County and the need is greater than ever as the population over the age of 60 rises and our traditional funding sources diminish. Your support, either large or small, helps us continue this important work!

When you make a donation to the Benzie County Council on Aging, you will be helping provide important services and programs to seniors in our county. Some of these services include Home Delivered Meals Program, Homemaking Services, Senior Center Operations, Educational Programs, Chore Service, Snow Removal and more.

There are many other ways to contribute to the Benzie Council on Aging, now and in the future, that may fit your interests.

Tribute Donations:

Tribute gifts of any amount can also be made in memory of a loved one or in honor of an individual to commemorate a birthday, anniversary, end-of-year holiday or special occasion. The Council will send a card acknowledging your gift to the one you have honored, or to surviving family members of the one you have remembered.

Planned Giving:

As you prepare your legacy for your family and your community, please consider including the Benzie County Council on Aging as part of your plans. Please remember us in your estate planning or simply have your attorney add an addendum to your will. Your bequest to the Benzie County Council on Aging will benefit many seniors and help us to continue vitally needed services for years to come.

Your tax-deductible donation can and will make a world of difference in the life of an area senior citizen or disabled individual.

You can be assured we will continue to be good stewards of your gifts. If you would like to designate your gift to a specific program or in memory of or honor of an individual, please tell us and we will do our best to meet your wishes.

If you have any questions, please feel free to call us at (231)525-0600 or toll free 888-893-1102.

DONOR INFORMATION:

Name: _____
Check here if you wish to remain ANONYMOUS

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Amount Enclosed: _____

Make Checks Payable To: "Benzie County Council on Aging"

Benzie County Council on Aging is an independent 501c3 not for profit organization. Gifts to the Benzie County Council on Aging are tax deductible under appropriate I.R.S. regulations. Consult your tax or legal advisor for details.

Benzie County Council on Aging, Inc.
10542 Main Street
Honor, MI 49640

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I'm a great believer in luck, and I find
the harder I work, the more I have
of it. -Thomas Jefferson

Happy Labor Day!!!

