



**Benzie County
Council on Aging, Inc.**

The Senior Scoop

**Supporting Seniors Today,
Tomorrow & the
Future**

2015

INSIDE THIS ISSUE:

Directory/Subscription Form	2
From the Executive Director	3
Healthy News & Recipe	4
Menu	5
Calendar of Events	6
Dawn's Dish	7
Volunteers	8
Birthdays and Fun	9
Medicare News	10
Social Security FAQ	11
Don't Forget	12
Donations	13
Happy Easter	14

APRIL IS....

- National Humor Month
- International Guitar Month
- Keep America Beautiful Month
- Lawn and Garden Month
- National Poetry Month
- National Pecan Month
- National Welding Month
- Records and Information Management Month
- Stress Awareness Month
- Sexual Assault Awareness Month

April Showers...



...Bring May Flowers

Did you know?.....

On April 4, 1818, a flag that contained 1 star for each state and 13 stripes was adopted by Congress.

On April 4, 1949, the North Atlantic Treaty (NATO) was signed.

On April 6, 1917 the United States declared war on Germany in World War I.

The average global land and ocean temperature for April in the 20th century was 13.7°C (56.6°F).

April starts on the same day of the week as July in all years.

DIRECTORY**Phone:** 231-525-0600 or**Toll Free:** 888-893-1102**Fax:** 231-325-4855**Email:** schopierayd@benziecoa.org**Website:** www.benziecoa.org**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

Douglas Durand,
Executive Director
Dawn Schopieray, **Editor**

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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: ____ / ____ / ____

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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 Everyone,

On my way to work this morning I had a whiff of Nature's Perfume, Pepe Lepew and if that isn't a sure sign of spring, I don't know what is! Seriously, the weather for the past week has been great and we sure needed this after a long stretch of below 0 degrees temperature readings.

April brings a celebration to honor the many volunteers across our county, state and nation. National Volunteer Week is April 12 – 18, 2015 and we at BCCOA are so grateful to our many volunteers that make a difference for our community through their shared time and talents to those in need. In May we will honor our volunteers with a special recognition event with fellowship, food, entertainment and good times!

Have you watched the TV show, Antique Roadshow? Have you ever wondered what that family heirloom was worth? If so, we are having a fundraising event that will benefit our Home Delivered Meals Program on May 2, 2015 at The Gathering Place Senior Center. We are honored to have Mr. Don Butkovich volunteer his time and appraise antiques and fine art. Don is a nationally known and respected Antique Appraiser with over 43 years of experience. There will be a flyer available with the newsletter, at The Gathering Place and on our website for all of the details you will need. You just might have a little goldmine in your possession!

Another worthwhile event is the Benzie County Chamber of Commerce Business Expo. This event will take place on April 21st at Crystal Mountain from 11am-5pm. There will be a variety of agencies and business that cover senior services and products. We will be there as well so come on out and check out what our local businesses have to offer. Remember, if you need a ride; we have Benzie Bus Passes available for those 60 years old and older.

I would like to thank Jodi's Tangled Antler, Mayfair Tavern, Papa J's, Geno's Sports Bar & Grill, Cold Creek & Hungry Tummy's for donating a percentage of their proceeds to our Home Delivered Meals Program during the March for Meals campaign. It is great when a community comes together to benefit others in need!

As always, I welcome your thoughts.

Take care,

Douglas

HEALTHY NEWS

Stress relief from laughter? It's no joke

When it comes to relieving stress, more giggles and guffaws are just what the doctor ordered. Here's why.

Stress relief from laughter

A good sense of humor can't cure all ailments, but data is mounting about the positive things laughter can do.

Short-term benefits

A good laugh has great short-term effects. When you start to laugh, it doesn't just lighten your load mentally, it actually induces physical changes in your body. Laughter can:

- **Stimulate many organs.** Laughter enhances your intake of oxygen-rich air, stimulates your heart, lungs and muscles, and increases the endorphins that are released by your brain.
- **Activate and relieve your stress response.** A rollicking laugh fires up and then cools down your stress response and increases your heart rate and blood pressure. The result? A good, relaxed feeling.

Soothe tension. Laughter can also stimulate circulation and aid muscle relaxation, both of which help reduce some of the physical symptoms of stress.

Long-term effects

Laughter isn't just a quick pick-me-up, though. It's also good for you over the long haul. Laughter may:

- **Improve your immune system.** Negative thoughts manifest into chemical reactions that can affect your body by bringing more stress into your system and decreasing your immunity. In contrast, positive thoughts actually release neuropeptides that help fight stress and potentially more-serious illnesses.
- **Relieve pain.** Laughter may ease pain by causing the body to produce its own natural painkillers. Laughter may also break the pain-spasm cycle common to some muscle disorders.
- **Increase personal satisfaction.** Laughter can also make it easier to cope with difficult situations. It also helps you connect with other people.

Improve your mood. Many people experience depression, sometimes due to chronic illnesses. Laughter can help lessen your depression and anxiety and make you feel happier.

Laughter is the best medicine

Go ahead and give it a try. Turn the corners of your mouth up into a smile and then give a laugh, even if it feels a little forced. Once you've had your chuckle, take stock of how you're feeling. Are your muscles a little less tense? Do you feel more relaxed or buoyant? That's the natural wonder of laughing at work.

BAKED ASPARAGUS



INGREDIENTS:

- 1 bunch thin asparagus spears, trimmed
- 3 tablespoons olive oil
- 1 1/2 tablespoons grated Parmesan cheese
- 1 clove garlic, minced
- 1 teaspoon sea salt
- 1/2 teaspoon ground black pepper

1. Preheat an oven to 425 degrees F (220 degrees C).
2. Place the asparagus into a mixing bowl, and drizzle with the olive oil. Toss to coat the spears, then sprinkle with Parmesan cheese, garlic, salt, and pepper. Arrange the asparagus onto a baking sheet in a single layer.
3. Bake in the preheated oven until just tender, 12 to 15 minutes depending on thickness. Sprinkle with lemon juice just before serving.

MENU



SERVING LUNCH DAILY FROM 11:30 TIL 1:00

Monday	Tuesday	Wednesday	Thursday	Friday
		1 Manicotti Pesto Cauliflower Italian Beans Garlic Toast Banana	2 Lemon Chicken Broccoli Carrots Bread & Rice Orange	3 Fish Fry Normandy Blend Corn Bread Apple
6 Ham Dinner Sweet Potato Malibu Blend Hawaiian Roll Pineapple	7 Chicken Stir Fry Stir Fry Veggies Far East Veggies Wonton Mandarins	8 Beef Tacos Refried Beans Lettuce & Tomato Tortilla Baked Apples	9 Hamburgers Mixed Veggies Spinach Bun Baked Peaches	10 Roast Beef Mashed Potato Broccoli Roll Pear
13 Chicken Tacos Lettuce & Tomato Refried Beans Tortilla Apple Sauce	14 Salisbury Steak Mashed Potato Carrots Bread Nectar	15 Pork Fritters Peas Cauliflower Bread Pear	16 Creole Chicken Collard Greens Black Eyed Peas Bread Stick Orange	17 Jerk Pork Sweet Potato Malibu Blend Hawaiian Roll Tropical Fruit
20 Brats Peppers & Onions Baked Beans Bun Baked Peaches	21 BBQ Meatballs Cottage Fries Green Beans Bread Banana	22 Pesto Linguine Italian Blend Spinach Garlic Toast Orange	23 Goulash Peas Carrots Bread Plum	24 Breaded Chicken Mashed Potato Corn Roll Apple
27 Sloppy Joes Tater Tots Brussel Sprouts Bun Apple	28 Swedish Meatballs Mashed Potato Carrots Bread Banana	29 Chicken Marcella Key West Spinach Bread Stick Peach	30 Chicken Caesar Salad Raspberry Carrots Garlic Toast Croutons Apple	



CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
		1 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 2:30 Line Dancing 3:00 Tai chi	2 9:00 Hearing Clinic at Administration Office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	3 9:30 BUNCO 10:30 Thompsonville Lunch & Bingo 11:30 Lunch 1:00 Wii Bowling
6 10:00 Yoga 11:30 The Maples Blood Pressure Clinic 11:30—Easter Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba	7 10:30 Music by The Melody Makers 11:30 Lunch—Carmel Popcorn Day! 3:30 Chair Yoga 6:00 Zumba	8 10:00 Floor Exercise 11:30 Lunch—Detroit Tigers Day 12:30 BINGO 2:30 Line Dancing 3:00 Tai chi	9 9:00 Little River Casino 9:00 Foot Clinic At Administration Office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	10 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling
13 10:00 Yoga 11:30 Lunch—Marlene Wood with Benzie County Recycling 12:00 CARDS 12:00 Knitting 2:30 Zumba	14 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 4:30 Board Meeting 6:00 Zumba	15 10:00 Floor Exercise 11:30 Lunch 11:30 Eyeglass clinic with Dr. Pace 12:30 BINGO 2:30 Line Dancing 3:00 Tai chi	16 10:00 Bible Study 11:30 Lunch—Benzie EMS Blood Pressure Clinic 1:00 BUNCO	17 9:30 BUNCO 10:30 Joe Charlevoix 11:30 Lunch —Marlene Wood Benzie County Recycling 1:00 Wii Bowling
20 10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba	21 10:30 Music by The Melody Makers 11:00 Business Expo at Crystal Mountain 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba	22 9:00 Wii Bowling Tournament 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 2:30 Line Dancing 3:00 Tai chi	23 9:00 Little River Casino 10:00 Bible Study 11:30 Lunch—March Birthday Party 1:00 BUNCO	24 9:30 BUNCO 11:30 Lunch—Integrity sponsored treat 1:00 Wii Bowling 6:00 Ol' Time Gathering
27 10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 1:00 Senior Brigade-Scams 2:30 Zumba	28 10:30 Music by The Melody Makers 11:15 Dining Out Day 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba	29 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 2:30 Line Dancing 3:00 Tai chi	30 9:00 Breakfast with Occupational Therapist 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	

Dawn's Dish

Joe Charlevoix is back! He will be here on Friday, April 17 at 10:30 a.m. in our Activity Room. Please join me in extending our famous hospitality and welcome Joe. Come armed with "what you've always wanted to know about the weather" questions. Maybe we'll even get some behind-the-scenes information.

Fireside Breakfast—Free Breakfast Time! Join us for breakfast while learning from a local professional. April is Occupational Therapy month and we are pleased to have Heidi, an O.T. from Paul Oliver, here on Thursday, April 30th at 9:00 a.m. She'll answer questions regarding the ins-and-outs of Occupational Therapy.

Antique Appraisal is on Saturday, May 2 from 10:00 a.m. to 4:00 p.m. Don Butkovich, a nationally renowned and well respected Antique Appraiser will be here at The Gathering Place. With over 44 years of experience, you're sure to leave knowing exactly what your item is worth. Appointments must be made ahead of time. Call 231-525-0601. Each appointment will last 10 minutes and the cost is \$10. Don is generously donating his fee to Benzie County Council on Aging. So dig out that painting, sculpture, jewelry, crystal or whatever and find out what hidden treasures you may have in your attic!

World Immunization Week is the week of April 26th. We'll have pamphlets regarding adult immunizations.

Tai Chi, Line Dancing and Zumba are back! Please see our Calendar of Events for dates and times.

Do you recycle? Do you know where to take it or what you can recycle? In honor of Earth Day, Marlene Wood with Benzie County's recycling department will be here TWICE to answer any questions you may have about the in's and out's of recycling. She'll be here on Monday, April 13 and again on Friday, April 17 both during our lunch hour. Stop by, grab lunch and say hello!

Monday, April 27—**Senior Brigade Scam Presentation.** I've had a few conversations lately with local Benzie seniors who have received phone calls that just don't seem right. Someone asking for account numbers and passwords should definitely send up a red flag. We have Laura Letzler from the Senior Brigade coming here to inform us on the latest trends with Phone & Mail Scams. She'll be here at 1:00 p.m. If you attend one presentation this year, PLEASE let it be this one!

Monday, April 6—The staff from The Maples will be here during lunch for a Blood Pressure Clinic. Blood sugar checks will also be taken.

Tuesday, April 21—Business Expo at Crystal Mountain from 11:00 a.m. to 5:00 p.m. and we'll be there! Come and visit us! No fee to get in and you'll be sure to get some fun freebies.

Tuesday, April 28—Dining Out Day! The Fusion in Frankfort. Leave at 11:15 a.m. or meet us there at 11:30 a.m. Dining Out vouchers are available at the Administration Office for \$3. They are worth \$6 at participating restaurants.

Wednesday, April 15—Dr. Pace will be here for an eyeglass repair clinic. Come during lunch 11:30 a.m. to 1 p.m. and Dr. Pace will tune up your frames for free!

Wednesday, April 8—Detroit Tigers Day! Baseball is back and I know Tigers fans all over Michigan are rejoicing. Wear your favorite Tigers attire and come on in for an old fashioned, brats for lunch, baseball party.

Thursday, April 2—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment.

Thursday, April 16—The staff from Benzie EMS will be here during lunch for a Blood Pressure Clinic. Blood sugar will also be checked.

Thursdays, April 9 & 23—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 or toll free at 877-277-1306.

Thursday, April 23— Birthday Party! Join us for cake and a celebration of our April babies!

Friday, April 3—Thompsonville lunch and Bingo beginning at 10:30 a.m. Please call 231-525-0601 to sign up.

Friday, April 24—Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a potluck dinner at 7 p.m. donations accepted. All ages invited!

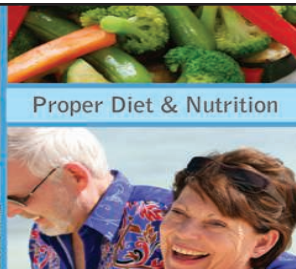
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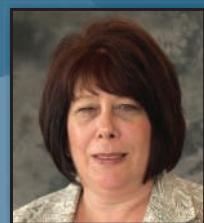
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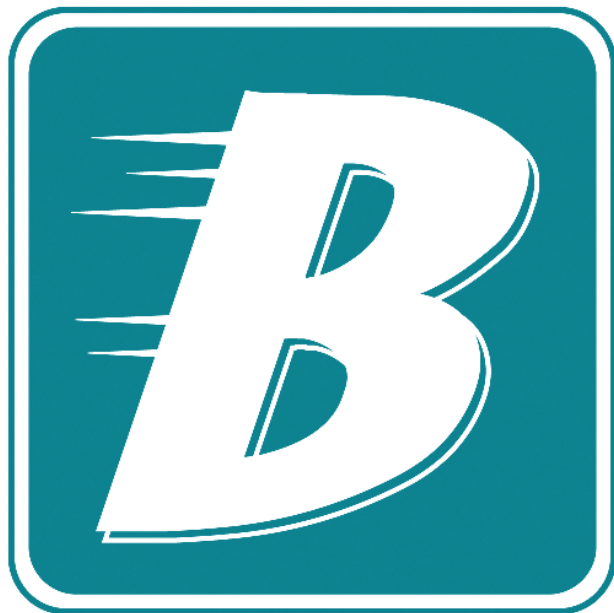
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Senior Dining Out Program



Volunteers.....

Hello World, this is a first!

When I got the email asking me to write an article about volunteers, I was shocked,...no, maybe amazed, that anyone would ask me to write anything. I don't think I even answered the email, (Sorry Doug). I haven't attempted anything like this since high school but here goes Nothing.

All this week I've been trying to figure out what to write. I look at my volunteers as family. They are special people! I thought of comparing them to Boy Scouts....So, I went to the Boy Scout website and read through the 12 points of the Boy Scout Laws.

Trustworthy – Volunteers are all that and more. I put my trust in each and every one, knowing that they will do what is necessary.

Loyal – Volunteers are so loyal they show up in the worst weather and accomplish amazing things.

Helpful – This is what volunteers do! All the volunteers that I have worked with are always trying to find ways to help our Seniors.

Friendly – Volunteers are always smiling and Happy to assist others.

Courteous – Volunteers are always polite and caring.

Kind – Volunteers are always considering the needs of others and trying to help them.

Obedient – Volunteers always try to accomplish everything in the way that it is supposed to be done.

Cheerful – I've never seen a volunteer that wasn't.

Thrifty – Volunteers are always making suggestions to help accomplish projects more economically and efficiently.

Brave – If you only saw some of the ice, snow, freezing rain, & pretty nasty driveways that my volunteers have faced.

Clean – I hope so. I never smelled one that I didn't like.

Reverent – Hmmm.....not sure about this one.

All of these points apply to volunteers, but there is more. Volunteers feel the need in their hearts to help people, to make somebody smile and by doing this they feel complete.

I am really at a loss for words. What makes someone want to get up early and drive around the county handing out meals in the worst possible conditions? The first thing that came to my mind was bewilderment. Why? I can tell you why I started volunteering. I needed to have something to do. I never expected to receive anything in return. One of the first deliveries that I made the little lady wanted to give me a hug. I was shocked. I didn't know what to do. I had been in the Merchant Marine for 25 years, a very lonely life with little contact with anyone. I wanted to run. I tried to get to the door and she got between it. I didn't have a choice, when she put her arms around me and said "Thank You". I found that I needed this as much as she did. That hug changed my life. I was overwhelmed. I found that by giving I had received much more than I could ever receive by taking.

Thinking about this, I have tears in my eyes. This little lady is no longer with us. I wish that I could tell her how she helped me. I wish that I could have done more for her. I do know that I made her smile and had a very good visit with her. If I do nothing more in this lifetime I will remember this lady forever.

When we are born we are helpless. We survive with the help of our parents and siblings, as we age we become independent and think that we don't need anyone. When you reach middle age you start to notice things that you wish were better, maybe things that you could change. As you climb the hill further, you decide to try and help. You volunteer, when you see the look on a home-bound senior's face and the gratitude in their smile, when they get delivered a meal and a friendly greeting, NOTHING can compare to that.

I hope that my thoughts and comments can explain why it is beneficial to volunteer. The good feeling and the happiness that I get from volunteering makes life feel easier. Maybe the world isn't such a bad place after all.

Lastly, I want to thank all of MY Volunteers and All Volunteers! It is only with your help that we can help others. Keep up the Good work and THANK YOU!

Jeff Stockman
HDM Route Coordinator
(231) 525-0601 ext. 202

BIRTHDAYS & FUN

APRIL BIRTHDAYS

- 2 Judy Frederick
- 3 Margaret Bohash
- 3 Bob McQuilkin
- 5 Mary Straubel
- 6 Russell Baatz
- 6 Richard Claybourgh
- 6 Julie Spoor
- 7 Patricia Sluyter
- 8 Lester Brownell
- 10 Lacey Bernard
- 10 Gary Huddleston
- 11 Viola Weatherwax
- 13 Edna Weaver
- 14 Rita Schopieray
- 15 Ramona Foust
- 16 Charlie Walterhouse
- 17 Mary Janiszewski
- 18 Jean Bowers
- 19 Lila Kulow
- 19 Dyana Parsons
- 20 Lynn Vanderplow
- 25 Carol Bear
- 26 Chester Sandecki
- 27 Alice Smith
- 28 Gordon Armstrong
- 28 Ruey Cole
- 28 Robert Finkel
- 28 Larry Lozen
- 29 Kathy Burns
- 29 Martha Sterzik
- 30 Oscar Jaquish



Easter Sunday

Sunday following the first
full moon after the Spring equinox



BASKET
BLESSINGS
BONNET
BOUQUET
BUNNY
CHICKS
CHILDREN
CHOCOLATES
CHURCH

DAFFODILS
DUCKS
DYE
EASTER
EGGS
FLOWERS
GRASS
GRATITUDE
HOPE

HUNT
JELLYBEANS
JOY
LIFE
PARADE
RABBIT
SPRING
SUNDAY



Just To Keep You Smiling



April Born

*Amiable. Diplomatic. Always
ready to help others.
Adventurous. Great sense of
humor. Loves to enjoy life.
Totally active and restless.
More emotional than practical. A good motivator.
Spiritual and God-fearing.
Good looking and sexy.
Faithful lover. Hasty decision
maker. Brainy and clever.*

Medicare News – Understanding the Medicare Guaranteed Issue Right

Medicare has a special rule that applies specifically to Medigap plans. These insurance products are also referred to as supplemental plans. Medicare has authorized companies to sell up to 10 different Medigap plans, each of which are identified by a letter. The plan names can be a bit confusing because of a similar letter designation given to Medicare Part A (hospital), Part B (medical services & equipment), Part C (advantage plans), and Part D (prescription plans).

Medigap plans work with Medicare parts A and B and pay for all or a portion of the remaining balance after Medicare pays 80% of the amount they approve for medical expenses. The monthly premium costs vary for each of the 10 plans, and generally the better the coverage, the higher the premium. The available plans are A, B, C, D, F, G, K, L, M and N.

The C and F plans pay for all of Medicare deductible amounts and the remaining 20% and have the highest monthly premiums. Medigap plans do not offer prescription coverage, so subscribers need to enroll in a stand-alone Part D drug plan.

The guaranteed issue right can be a valuable benefit when applying for a Medigap plan. These rights (also called "Medigap protections") are provisions that apply in certain situations and require insurance companies to offer certain Medigap policies to applicants. If a Medicare beneficiary is fortunate to have this right, then an insurance company is required by Medicare to do all of the following:

- Must sell you a Medigap policy
- Must cover all your pre-existing health conditions
- Can't charge you more for a Medigap policy because of past or present health problems

These rights can be valuable because it ensures that a beneficiary is able enroll in one of the 6 Medigap plans that have a guaranteed issue provision, and they will not be denied coverage because of past or present health issues. There are several possibilities that can give result in a guaranteed issue right. Any of the options that follow can apply:

- You're in a Medicare Advantage Plan, and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.
- You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays and that plan is ending.
- You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.
- You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare. (Trial Right)
- You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time, you've been in the plan less than a year, and you want to switch back. (Trial Right)
- Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you.

If a Medicare beneficiary loses their current health care coverage and they want to claim a guaranteed issue, they will need to retain various documents to show proof of eligibility. Items such as letters, notices, emails, and/or claim denials that have their name on them demonstrating proof that their coverage is being terminated.

Assistance is available from trained counselors through the Medicare/Medicaid Assistance Program (MMAP) at 800-803-7174. Representatives can provide help with all aspects of Medicare and Medicaid benefits, along with guidance regarding fraud and abuse, billing issues, and many other areas pertaining to senior health care programs.

By: Jim Verville, Region 10 Coordinator
Michigan Medicare/Medicaid Assistance Program

SOCIAL SECURITY FAQ

Question:

I'm gathering everything I'll need to file my taxes this month. Do I have to pay taxes on Social Security benefits? Also, where can I get a replacement 1099?

Answer:

Some people who get Social Security must pay federal income taxes on their benefits. Still, no one pays taxes on more than 85 percent of their Social Security benefits.

You must pay taxes on some portion of your benefits if you file an individual federal tax return and your combined income exceeds \$25,000. If you file a joint return, you must pay taxes if you and your spouse have combined income of more than \$32,000. If you are married and file a separate return, you probably will have to pay taxes on your benefits. You can read more about tax preparation in relation to Social Security at

www.socialsecurity.gov/planners/taxes.htm. Social Security benefits include monthly retirement, survivor, and disability benefits. They don't include Supplemental Security Income (SSI) payments, which are not taxable.

You can also get a replacement 1099 or 1042S when you open your own personal *my Social Security* account at www.socialsecurity.gov/myaccount.

Question:

I've been planning my retirement throughout my career, and I'm finally nearing the age when I can stop working. What is the earliest age I can start receiving Social Security retirement benefits?

Answer:

You can receive Social Security retirement benefits as early as age 62. Keep in mind that if you retire at age 62, we'll reduce your benefits by as much as 30 percent of what you'd get if you wait until your full retirement age. If you wait until your full retirement age (66 for people born between 1943 and 1954), you'll get your full benefit. You can also wait until age 70 to start your benefits. Then, we'll increase your benefit because you earned delayed retirement credits.

Question:

I recently retired and am approaching the age when I can start receiving Medicare. What is the monthly premium for Medicare Part B?

Answer:

The standard Medicare Part B premium for medical insurance is currently \$104.90 per month. Since 2007, some people with higher incomes must pay a higher monthly premium for their Medicare coverage. You can get details at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

DON'T FORGET



We are always looking for volunteers to help out. If you or someone you know would like to join us please stop in .

IN THIS WORLD
nothing is certain
but DEATH &
TAXES

For an appointment
Call (800) 632-7334

~ Benjamin Franklin



Antique Appraisal Clinic

Featuring

Don Butkovich

at The Gathering Place

May 2, 2015

10:00 am to 4:00 pm

CALL FOR APPOINTMENT

231-525-0600

\$10 per Item with a limit of 3 items—Proceeds
benefit the
Home Delivered Meals Program

Line Dancing is back! Wednesdays at 2:30



Tuesday, April 21—Business Expo at Crystal Mountain from 11:00 a.m. to 5:00 p.m. and we'll be there! Come and visit us! No fee to get in and you'll be sure to get some fun freebies.

Finished with your newsletter?

What to do with it now:

- ▶ Leave it on a table in your doctor's waiting room.
- ▶ Stick it on a bulletin board at
 - the Laundromat
 - grocery store
 - place of worship
- ▶ Share it with family and friends.

What NOT to do: Throw it away!

CONTACT US

Douglas Durand—Executive Director
(231) 525-0600 ext. 102
Sabra Boyle—Fiscal Manager
(231) 525-0600 ext. 101
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Jeff Stockman—HDM Route Coordinator
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(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

Nonprofit Org.
U.S. Postage
Paid
Honor, MI
Permit No. #1

