



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

The Senior Scoop

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

INSIDE THIS ISSUE:

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



June 2015

DID YOU KNOW THAT IN JUNE OF 1955?....

On the 6th, the Bill Haley & Comets' "Rock Around the Clock" hit #1.

On the 7th, the 1st President to appear on color TV (Eisenhower).

On the 11th, the 1st magnesium jet airplane flew.

On the 19th, Mickey Mantle hit his career HR # 100.

On the 21st, the Johnny Cash debuted Top 10 country song "Cry! Cry! Cry!".

On the 23rd, Walt Disney's "Lady & the Tramp" was released .

On the 30th, the "Johnny Carson Show" debuted on CBS-TV.

June Is ...

National Dairy Month

National Frozen Yogurt Month

National Iced Tea Month

National Papaya Month

National Rose Month

Turkey Lovers Month

Zoo and Aquarium Month

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.

COUNCIL ON AGING BOARD OF DIRECTORSBeverly Holbrook, *Chairman*Ronald Dykstra, *Vice Chairman*Denise Favreau, *Secretary*Jane Elzerman, *Treasurer*

Niel Haugen

Bob McQuilkin

Donna Malecki

Rosemary Russell

**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 DirectorDawn Schopieray, **Editor**

Benzie County Council on Aging is funded by Benzie County residents through a property tax millage, federal and state funds through the Michigan Office of Services to the Aging, Area Agency on Aging of Northwest Michigan and private donations and grants.

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!

I hope all of the Mom's had a great Mother's Day celebration and were spoiled by your families! Even though my own mother is not with us anymore, I still honored her with good thoughts of the times we had as a family. It was enjoyable to sit back and watch my own children pour on the charm and pampering to their mother and she enjoyed the special attention!

On April 22nd, the Board of Directors and BCCOA Management Team took part in a planning session with Northsky Nonprofit Network. We obtained a grant from Rotary Charities of Traverse City to provide this service to the agency and to help guide us into the next 5 years and beyond. The Board of Directors and Management Team also used this time to take a look at our accomplishments over the past 3 years. Below are some of our accomplishments:

- Home Delivered Meals Program has grown by 18% and we now have 4 routes delivering meals to 118 clients. So far we have provided over 3,000 additional meals than last year. If you recall last year was our record breaking year for our nutritional meal programs and we are on pace to exceed those numbers.
- We provided Snow Plowing to 128 clients, the largest client total to date.
- The Gathering Place Senior Center has seen double digit increases in the number of folks attending the activities/ programs offered. We have seen a 5% increase in total number of lunch meals served. This is on top of the 5% increase from last year.
- We have added a new room divider, bought two new large screen TV's, added a computer lab, new blinds and curtains. This was accomplished by donations from our friends to BCCOA!
- Thanks to our generous donors and successful grant writing, our mini-van HDM fleet has improved over the past 2 ½ years with dependable vehicles. We now have a vehicle replacement plan in place.
- We have strengthened our collaborative efforts with other agencies to provide even more dedicated services such as our Benzie County COA Senior Dental Care in which 32 individuals have been provided much needed dental services.
- We increased our volunteer recruitment and it has paid off with an increase in the number of dedicated volunteers that have helped us to deliver every day our high quality of services that support our home-bound clients through meaningful visits and meal deliveries.

A lot of ideas came out of this planning session and we are now working on the next 5 years which will take the agency to 2020. The growth that the agency has experience over the last 3 years and the growing 60 and older population will present positive challenges to us.

I am confident that we can meet those challenges; every day I see dedicated staff and volunteers that support this agency and strive to improve the quality of life that has at its core the presence of dignity and grace given to others.

Whether it's a donor who gives generously, a volunteer that goes above and beyond or a staff member that reaches out to a client in need; everyone has a place to bring vital support to our aging seniors and those who are frail and home-bound.

As soon as our 2020 Vision Plan is completed, we will be sharing this plan with the community.

As always, I welcome your thoughts.

Take care,

Douglas

HEALTH TIPS AND RECIPE

Health Tips

Super Fruits

What are they? Why do we call them so? Look at the list below, and you will find out.

- **Kiwi:** Tiny but Mighty! It is a good source of potassium, magnesium, Vitamin E & fiber. Its Vitamin C content is twice that of an orange.



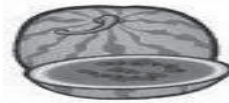
- **Apple:** An apple a day keeps the doctor away? Although an apple has a low Vitamin C content, it has antioxidants & flavonoids which enhance the activity of Vitamin C thereby helping to lower the risks of colon cancer, heart attack and stroke.



- **Orange:** The Sweetest Medicine. Taking 2 - 4 oranges a day may help keep colds away, lower cholesterol, prevent and dissolve kidney stones, as well as lessen the risk of colon cancer.



- **Strawberry:** A Protective Fruit, strawberry has the highest total antioxidant power among major fruits and they protect the body from cancer.



- **Watermelon:** The Coolest Thirst Quencher. 92% of it is water, but it boosts our immune system, and fights cancer. It also contains Vitamin C and Potassium.



- **Guava & Papaya:** Top Awards for Vitamin C - They are the clear winners for their high Vitamin C content. Guava is also rich in fiber which helps prevent constipation. Papaya is rich in carotene, which is good for your eyes.

Tips on How to Stay Young!!

- ✓ Laugh and have fun. Don't be gloomy.
- ✓ Let bygones be bygones.
- ✓ Early to bed, early to rise, is healthy and wise.
- ✓ Stay lean. Being just 30% overweight is bad.
- ✓ Keep working, doing something you like.
- ✓ Be the boss of your own life.
- ✓ Too much medicine ruins your body.
- ✓ Exercise and eat less fatty foods.
- ✓ Do not worry about health and death, just get on with your life and enjoy it!!!

Frozen Yogurt Covered Strawberry Pops Recipe

1 Pint fresh strawberries, washed, dried and stems removed
 1 16 oz container vanilla flavored greek yogurt
 10 crushed animal crackers (find some with no hydrogenated oils)
 10 lollipop sticks
 wax paper



Place a lollipop stick into a strawberry (it might be loose and slide around, but once frozen it will stick), dunk into the yogurt. Use a spoon to remove it from the yogurt if the stick comes out. Sprinkle with crushed animal crackers and place on cookie sheet lined with wax paper. Repeat with all the strawberries and place the filled sheet into the freezer for at least two hours. Once frozen they can be stored in an airtight container.

Project FRESH is coming soon!

Project FRESH is a program that helps consumers purchase fresh fruit through Michigan Farmer's Markets.

Project FRESH coupon books will be distributed to Benzie County residents, age 60 or older with gross income of less than \$21,000.00 for a household of one and \$28,000.00 for a household of two.


Letters will be distributed to our clients that received Project FRESH last year, explaining what you need to do. However if you missed this last year and would like to sign up please contact the Main Office at 231-525-0600.

MENU June MENU

Lunch is served Monday thru Friday from 11:30-1:00.

Monday	Tuesday	Wednesday	Thursday	Friday ¹
1 Hobo BBQ Tater Tots Green Beans Bun Apple	2 Goulash Peas Carrots Bread Pear	3 Grilled Ham & Cheese Tomato Soup Cauliflower Bread Orange	4 Peanut Chicken Far East Blend Broccoli Fortune Cookie Watermelon	5 Pirogue California Blend Pickled Beets Bread Banana
8 Lemon Chicken Malibu Blend Broccoli Bread Rice Fruit Cocktail	9 Sloppy Joes Tate Tots Carrots Bun Pineapple	10 Hamburgers Cottage Fries Lettuce & Tomato Bun Baked Peaches	11 Spaghetti & Meatballs Italian Beans Pesto Cauliflower Garlic Toast Apple	12 Baked Fish Normandy Blend Corn Bread Orange
15 Tuna Salad Sandwich Pickled Beets Lettuce & Tomato Bun Apple Sauce	16 Pork Fritters Mashed Potato Carrots Roll Pear	17 Pesto Linguine Italian Blend Corn Garlic Toast Banana	18 Brats Peppers & Onions Baked Beans Bun Baked Apples	19 Roast Beef Mashed Potato California Blend Bread Nectar
22 Ham & Bean Soup Spinach Corn Bread Pear	23 BBQ Meatballs Sweet Potato Broccoli Bread Banana	24 Chicken Patties Lettuce & Tomato Mixed Veggies Bun Baked Apples	25 Tacos Lettuce & Tomato Refried Beans Tortillas Baked Peaches	26 Salmon Patties Peas Normandy Blend Bread Orange
29 Philly Peppers & Onions Spinach Sub Bun Orange	30 Salisbury Steak Mashed Potato Broccoli Bread Apple			

JUNE CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
<p>1</p> <p>10:00 Yoga 11:30 The Maples Blood Pressure Clinic 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>2</p> <p>6:30 a.m. Older Michi- ganians Day Trip 10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Bal- ance class at Grow Benzie 3:30 Chair Yoga 6:00 Zumba</p>	<p>3</p> <p>8:30 Zumba 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 3:00 Tai chi</p>	<p>4</p> <p>9:00 Hearing Clinic 10:00 Bible Study 11:30 Lunch— Applesauce Day 1:00 BUNCO</p>	<p>5</p> <p>9:30 BUNCO 10:30 Thompsonville Lunch & Bingo 11:30 Lunch—National Donut Day 1:00 Wii Bowling</p>
<p>8</p> <p>10:00 Yoga 11:30 Lunch—Best Friend Day 12:00 CARDS 12:00 Knitting 1:00 Garden Club 2:30 Zumba</p>	<p>9</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Bal- ance class at Grow Benzie 3:30 Chair Yoga 6:00 Zumba</p>	<p>10</p> <p>8:30 Zumba 10:00 Floor Exercise 11:30 Lunch—Iced Tea Day 12:30 BINGO 3:00 Tai chi</p>	<p>11</p> <p>9:00 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>12</p> <p>9:30 BUNCO 11:30 Lunch 11:30 Dining Out Day 1:00 Wii Bowling</p>
<p>15</p> <p>10:00 Yoga 11:30 Lunch—Flag Day 12:00 CARDS 12:00 Knitting 1:00 Advisory Coun- cil 2:30 Zumba</p>	<p>16</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Bal- ance class at Grow Benzie 3:30 Chair Yoga 6:00 Zumba</p>	<p>17</p> <p>8:30 Zumba 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 3:00 Tai chi 4:30 Board of Direc- tors Meeting</p>	<p>18</p> <p>10:00 Bible Study 11:30 Lunch 1:15 CLOSED</p>	<p>19</p> <p>9:30 BUNCO 11:30 Lunch—Father's Day Celebration 11:30—Benzie EMS Blood Pressure Clinic 1:00 Wii Bowling</p>
<p>22</p> <p>10:00 Yoga 11:30 Lunch— Welcome Summer!! 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>23</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Bal- ance class at Grow Benzie 3:30 Chair Yoga 6:00 Zumba</p>	<p>24</p> <p>8:30 Zumba 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 1:15 CLOSED</p>	<p>25</p> <p>9:00 Fireside Break- fast with Registered Dietician Lynette Max- ey 9:00 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>26</p> <p>9:30 BUNCO 11:30 Lunch—June Birthday Party 1:00 Wii Bowling 6:00 'Ol Time Gathering</p>
<p>29</p> <p>10:00 Yoga 11:30 Lunch—Camera Day 12:00 CARDS 12:00 Knitting 1:00 Garden Club 2:30 Zumba</p>	<p>30</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Bal- ance class at Grow Benzie—final class 3:30 Chair Yoga 6:00 Zumba</p>			

Dawn's Dish

Attention: The Gathering Place Senior Center is closing at 1:00 p.m. on Thursday, June 18th and on Wednesday, June 24th. We appreciate your understanding.

Benzie County Council on Aging is heading to Lansing on June 2nd to celebrate **Older Michiganiaan's Day**. There is no cost for this trip and a lunch is provided! Just bring a little cash for snacks or souvenirs. Call 231-525-0601. We are scheduled to leave at 6:45 a.m. and plan on returning at approximately 6:00 p.m.

When is the next Benzie Bucks Auction??? We are looking at a late July date but have not picked an official date yet. So, it's time to start bringing in your items for our auction and also to start collecting those bucks at the desk when you come for lunch.

Monday, June 8—Best Friend's Day! Bring in your bestie for lunch!

Monday, June 15—Flag Day. We'll celebrate the symbol of our country with flag trivia and a little something to take home.

Monday, June 15—1:00 p.m. Advisory Council Meeting. Wish we had a certain activity? Then join our Advisory Council and help us plan the future of our center. All new members are welcome.

Monday, June 22—Summer Celebration! We had a long winter (as usual). It is now Summer so let's have a party! A couple of lucky lunch goers will walk out with a Summer themed gift basket.

Monday June 29—Camera Day. It's time for us to see YOUR perspective of life at The Senior Center. Grab a camera (they'll be on the table) and take a few pics. We'll develop and share!



Thursday, June 4—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, June 25 Fireside Breakfast—9:00 a.m. Free Breakfast Time! Join us for breakfast while learning from a local professional. This month we're happy to welcome Registered Dietician Lynette Maxey, R.D., CDE from Paul Oliver Hospital. Lynette will present information regarding nutrition and aging, heart disease, diabetes and osteoporosis. Come ready with your questions! Registration is required. Call 231-525-0601 today.

Thursdays, June 11 & 25—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.

Friday, June 5—Thompsonville lunch and Bingo beginning at 10:30 a.m. Please call 231-525-0601 to sign up.

Friday, June 5—National Donut Day! And in case you didn't already know this, Wesco in Benzonia makes DELICIOUS donuts. If you stop by and see us at lunch you might just find a platter of these waiting for you.

Friday, June 12—Dining Out Day! We're heading to Rich's Roadside Café right down the road from us. Grab your dining out certificates from our office for only \$3. It's worth \$6 at participating restaurants. Leaving at 11:30 a.m. Sign up required. Call (231) 525-0601.

Friday, June 19—Please join us as we celebrate Father's Day during lunch. Lunch begins at 11:30 a.m. All ages are welcome!

Friday, June 26—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!

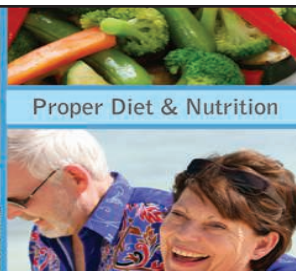
LEAN ON US



Skilled Nursing



Personal Care



Housekeeping



Comfort Keepers

QUALITY IN-HOME CARE

866-929-9044
ComfortKeepers.com/traversecity-mi



Add Some
COLOR
to Your Ad

For more information
contact Liturgical
Publications Inc at
800-477-4574

PROTECTING SENIORS NATIONWIDE



PUSH



TALK



24/7 HELP

\$19.95*/Mo. + 1 FREE MONTH

- No Long-Term Contracts
- Price Guarantee
- American Made

TOLL FREE:
1-877-801-5055

*First Three Months

**HOLIDAY
SPECIAL**



www.HTtabernacle.com
Join us Sunday at 10:30am

HILLTOP

Tabernacle



7383 Hoadley Rd. • Benzonia
(231) 383-4026

HTtabernacleOffice@gmail.com

**SWOGER, BRUCE
& MILLAR**
LAW FIRM, P.C.

– (231) 947-6800 –

www.swoggerandbruce.com

10691 East Carter Rd., Ste. 103
Traverse City, MI 49684



For Advertising Information, call
EILEEN FRAZIER at LPi today!

1.800.477.4574 ext 6309
EFrazier@4LPi.com

Bennett-Barz Funeral Home

Kirk B. Barz – Owner/Manager
Courtney J. Harris – Licensed Funeral Director

ON-SITE CREMATORY
Funeral & Cremation Services

1417 Beulah Highway • Beulah, MI 49617

Tel: (231) 882-5502

www.bennett-barzfuneralhome.com



210 Maple Ave.
Frankfort, MI 49635

231-352-9674

- Medicare and Medicaid Accepted
- Rehab with PT and OT
- Respite Care • Hospice • Activities
- Transportation to Appointments



**BENZIE HOME
HEALTH CARE**

Benzie Home Health Care's certified staff works to meet the unique needs of our clients. Our primary focus is to provide high quality, personalized care that offers a sense of security and independence.

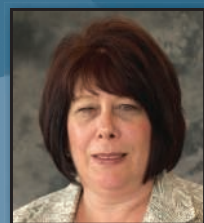
Services Include:

- Registered nurse assessments, care plans, and help with medication management
- Home health aide assistance with personal care, meal preparation, light housekeeping, exercise, errands, and companionship
- Respite providing much-needed time off with peace of mind for family caregivers
- Telephone reassurance calls each weekday morning for seniors who live alone
- Free, gently used medical equipment loans

Benzie Home Health Care
Because There's No Place Like Home

Please contact us directly for your initial consultation and assessment

(231) 715-3234



For Advertising Information, call
LORI ZIELINSKI at LPi today!

800.477.4574 ext. 6342
LZielinski@4LPi.com



WE NEED YOU!

Caring with Compassion...

Sharing with Friends



Senior Companion Program

**TRAINING
STARTING
SOON!**



Foster Grandparent Program

Mentoring Children & Youth...

Providing a Positive Role Model

Senior Volunteer Programs

Developed to provide adults 55 years of age or older a meaningful volunteer opportunity at no cost to themselves and to help meet community needs.

Volunteers Will Receive:

- \$2.65 hourly non-taxable stipend
- .35 per mile reimbursement or a bus pass
- \$2.00 daily meal reimbursement
- Plus many other benefits

We are looking for:

- Adults at least 55 years of age
- Willing to volunteer 15-20 hrs/wk
- Complete pre-service training

CALL TODAY



1-800-658-8554

FREE HEARING SCREENING

231-882-5640



Advanced Hearing Center

*If you can't hear us
Come & See us!*

*"Reconnecting you
to the sounds you love!"*



AT YOUR SIDE EVERY STEP OF THE WAY.

We understand that aging issues are often complex and emotional...



...We can help make it easier.



SMITH HAUGHEY
RICE & ROEGGE

ATTORNEYS AT LAW

231-929-4878

www.shrr.com



ANN ARBOR GRAND RAPIDS MUSKEGON TRAVERSE CITY



- Services includes transportation, bath visits, light housekeeping, meal preparation, etc.

- Hourly, Live-in, and 24-hr care available
- All caregivers and RN's are carefully screened, bonded, and insured
- Available 24 hours a day, 7 days a week

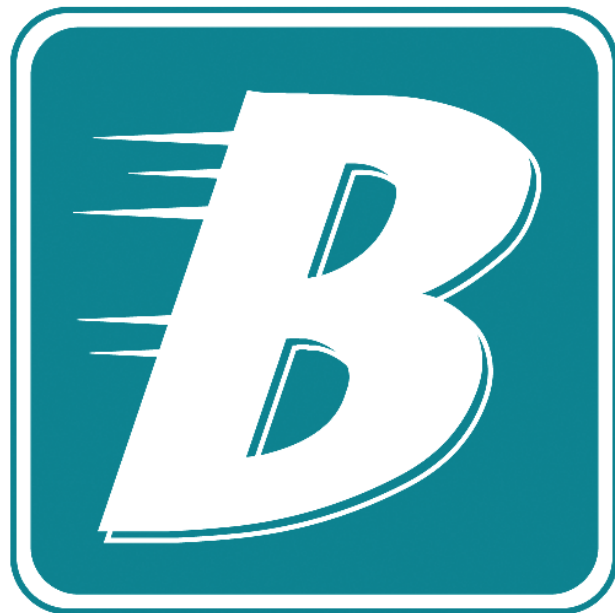
Serving: Grand Traverse, Leelanau, Benzie, Kalkaska, Antrim, Charlevoix and Emmet Counties

Independently Owned & Operated

www.BrightStarCare.com

Bulletin advertising works as hard as you do to **GROW** your business.

For More Information
Please Call
800-477-4574



BENZIE BUS

231.325.3000 • BenzieBus.com



806 Hastings Street
Traverse City, MI 49686
231-943-8777 • 888-470-6591
www.swensenmemorials.com

Serving Northern Michigan for Over 100 Years
Family Owned and Operated
Compassionate Attentive Service
Guaranteed Excellence in Workmanship
Pre-Planning Consultations Available



- Prompt, Courteous Service
 - Most insurances accepted
- (231) 882-0254**



ALL AMERICAN FOOD™
Corner of M-115 & M-22 • Frankfort
352-9021
We Honor the BCCOA
Senior Dining Out Program



BIRTHDAYS & FUN

JUNE BIRTHDAYS

- 1 Joan Giddis
- 2 Dan Giddis
- 2 Willard Booth
- 2 Jeanne Revnell
- 3 Robert Kage
- 3 Dennis Cheylava
- 3 Aristine Manke
- 5 Joy Brozofsky
- 5 Orville Campbell
- 8 Harold Case
- 8 Joyce Grace
- 8 Trilby Novak
- 10 Gloria Jaynes
- 10 Marce Keillor
- 10 Roger Snover
- 10 Joanne Thomason
- 12 George Kerridge
- 12 Steve Kowalski
- 12 Duane Nugent
- 15 Robert Ward
- 16 Jerry Pelky
- 17 Fern Plant
- 19 Pat Vertucci
- 19 Eldon Miller
- 20 Geri Killeen
- 21 James Bearinger
- 21 Mabel Foust
- 25 John Ester
- 25 Ruth Laffleur
- 26 Joyce Ely
- 27 Suzanne Jewell
- 27 Fred Ockert
- 28 Fred Ely
- 29 Doris Maddox
- 30 June Armstrong
- 30 Jeff Lepke

FATHER'S DAY WORD SEARCH

Happy Father's Day!



Celebrate
Relaxation
Inspiration
Appreciate
Grandfather
Devoted

Gift
Son
Wise
Laugh
Kiss
Card

Home
Hugs
Sunday
Happy
Fun
Cake

Caring
Holiday
Giving
Love
Family
Strong

Honor
Hero
Daddy
Loyal
Friend
Father

Daughter
Gentleman
Children
Encourager
Provider
Greatest

JUNE BORN

Foresighted. Get easily worried. Quite talkative. Very friendly. Stylish and fashionable. Soft spoken and polite. Warm and considerate towards people. Great sense of humor. Quite sensitive. Star in the crowd. Active and visionary thinker. Kind and generous. Loyal lover. Love to debate. Love the finer things of life.

YOU MAKE A BETTER DOOR
THAN A WINDOW
I WILL TURN THIS CAR AROUND!
IF SHE JUMPS OFF YOUR
A BRIDGE ARE WEYES
YOU GOING TO JUMP OFF TOO?
TO JUMP OFF TOO? BALL
WHEN YOU PAY THE RENT
YOU CAN MAKE THE RULES
WHEN I WAS YOUR AGE
FATHER DO YOU THINK
KNOWS THAT MONEY GROWS
BEST ON TREES?
STOP MAKING THAT FACE
IT'LL GET STUCK THAT WAY!
BECAUSE I'M THE DAD!

HEALTH BENEFITS OF PAPAYAS

Papayas offer not only the luscious taste and sunlit color of the tropics, but are rich sources of antioxidant nutrients such as carotenes, vitamin C and flavonoids; the B vitamins, folate and pantothenic acid; and the minerals, potassium, copper, and magnesium; and fiber. Together, these nutrients promote the health of the cardiovascular system and also provide protection against colon cancer. In addition, papaya contains the digestive enzyme, *papain*, which is used like bromelain, a similar enzyme found in pineapple, to treat sports injuries, other causes of trauma, and allergies.

Protection Against Heart Disease

Papayas may be very helpful for the prevention of atherosclerosis and diabetic heart disease. Papayas are an excellent source of the powerful antioxidants vitamin C and vitamin A (through their concentration of pro-vitamin A carotenoid phytonutrients).

These nutrients help prevent the oxidation of cholesterol. Only when cholesterol becomes oxidized is it able to stick to and build up in blood vessel walls, forming dangerous plaques that can eventually cause heart attacks or strokes. One way in which dietary vitamin E and vitamin C may exert this effect is through their suggested association with a compound called paraoxonase, an enzyme that inhibits LDL cholesterol and HDL cholesterol oxidation.

Papayas are also a good source of fiber, which has been shown to lower high cholesterol levels. The folic acid found in papayas is needed for the conversion of a substance called homocysteine into benign amino acids such as cysteine or methionine. If unconverted, homocysteine can directly damage blood vessel walls and, if levels get too high, is considered a significant risk factor for a heart attack or stroke.

Promotes Digestive Health

The nutrients in papaya have also been shown to be helpful in the prevention of colon cancer. Papaya's fiber is able to bind to cancer-causing toxins in the colon and keep them away from the healthy colon cells. In addition, papaya's folate, vitamin C, beta-carotene, and vitamin E have each been associated with a reduced risk of colon cancer.

These nutrients provide synergistic protection for colon cells from free radical damage to their DNA. Increasing your intake of these nutrients by enjoying papaya is an especially good idea for individuals at risk of colon cancer.

Anti-Inflammatory Effects

Papaya contains several unique protein-digesting enzymes including *papain* and *chymopapain*. These enzymes have been shown to help lower inflammation and to improve healing from burns. In addition, the antioxidant nutrients found in papaya, including vitamin C and beta-carotene, are also very good at reducing inflammation. This may explain why people with diseases that are worsened by inflammation, such as asthma, osteoarthritis, and rheumatoid arthritis, find that the severity of their condition is reduced when they get more of these nutrients.

Immune Support

Vitamin C and vitamin A, which is made in the body from the beta-carotene in papaya, are both needed for the proper function of a healthy immune system. Papaya may therefore be a healthy fruit choice for preventing such illnesses as recurrent ear infections, colds and flu.

Protection against Macular Degeneration

Your mother may have told you carrots would keep your eyes bright as a child, but as an adult, it looks like fruit is even more important for keeping your sight. Data reported in a study published in the *Archives of Ophthalmology* indicates that eating 3 or more servings of fruit per day may lower your risk of age-related macular degeneration (ARMD), the primary cause of vision loss in older adults, by 36%, compared to persons who consume less than 1.5 servings of fruit daily. In this study, which involved over 110,000 women and men, researchers evaluated the effect of study participants' consumption of fruits; vegetables; the antioxidant vitamins A, C, and E; and carotenoids on the development of early ARMD or neovascular ARMD, a more severe form of the illness associated with vision loss. While, surprisingly, intakes of vegetables, antioxidant vitamins and carotenoids were not strongly related to incidence of either form of ARMD, fruit intake was definitely protective against the severe form of this vision-destroying disease. Three servings of fruit may sound like a lot to eat each day, but papaya can help you reach this goal. Add slices of fresh papaya to your morning cereal, lunch time yogurt or green salads. Cut a papaya in half and fill with cottage cheese, crab, shrimp or tuna salad. For an elegant meal, place slices of fresh papaya over any broiled fish.

SOCIAL SECURITY FAQ'S

Question:

I'm planning my retirement. What is the maximum Social Security benefit I might receive?

Answer:

The maximum benefit depends on the age you retire and how much you earned in your lifetime. For example, if you retire at age 62 in 2015, your maximum benefit will be \$2,025. If you retire at full retirement age in 2015, your maximum benefit will be \$2,663. If you retire at age 70 in 2015, your maximum benefit will be \$3,501. You can estimate your benefits by using our *Retirement Estimator* at www.socialsecurity.gov/estimator.

Question:

I'm retired, and the only income I have aside from my Social Security retirement benefit is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered "earnings?" Could they reduce my monthly Social Security benefits?

Answer:

No. We do not count non-work income, such as annuities, investment income, interest, capital gains, and other government benefits, and they will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. If you have wages or self-employment income and you are under your full retirement age, this income may affect your benefit amount. For more information, visit our website at www.socialsecurity.gov or call us toll free at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

Can I receive Social Security benefits and Supplemental Security Income (SSI) benefits at the same time?

Answer:

You may be able to receive SSI in addition to monthly Social Security benefits if your Social Security benefit is low enough for you to qualify for SSI. Whether you can get SSI depends on your income and resources. Resources are things that you own—other than your home—such as additional property, vehicles, or anything else you could exchange for cash. If you have low income and few resources, you may be able to supplement your Social Security benefit with an SSI payment. You can find out more about SSI at www.socialsecurity.gov/disabilityssi/ssi.html.

Medicare News

I'm still working, and will soon become eligible for Medicare. Now what?

Many people are working beyond what was once a standard retirement age. The rising costs for health care, inadequate retirement income, and in some cases, the desire to continue working because they truly enjoy their job are only some of the reasons. Many of these folks work beyond the age of 65, and become eligible for Medicare while still employed. This brings about many questions in terms of how to select among the various health insurance options, for both the individual and their retired spouse. For example, should I continue with my group health insurance, or opt for Medicare Parts A & B, along with prescription drug coverage? Or is some combination of both a better choice?

Often it is most beneficial for active employees to remain on their group health insurance as long as the amount that is deducted from their pay for the employee's portion of insurance is cheaper than the cost of Medicare products. If one attempts to make the decision based on comparable benefits, then it gets more complicated, because there are so many Medicare plans available.

Most people in this situation will get Medicare Part A, the hospitalization coverage at no cost, if they have worked 10 years or more. At the age of 65, you have the option to sign up for Part B, which covers all of the other medical expenses. However, just remember you will be required to pay the premium, which currently is \$104.90 per month. Some people enroll in Part B even if they have group health because it can afford additional medical coverage. If your employer has 20 or more employees, and you decide to enroll in Medicare, the group health insurance is always considered primary. Medicare will only pay after the private insurance pays its portion. If the employer has less than 20 employees, then Medicare will be primary, and the company plan will pay only after Medicare pays its approved amount.

As long as your employer has credible health care insurance, you can defer signing up for Medicare Part B and the Part D drug insurance until you retire. Just remember, once you retire, there is a schedule by which time you need to enroll in Medicare plans. You must enroll in Medicare Part B no later than 8 months after the date you lose the group coverage. You have only 60 days to enroll in a Medicare prescription drug insurance Part D plan. Failure to enroll within these timelines can result in monthly penalties that will remain in force for the life of the beneficiary, and a delay in obtaining coverage.

Another important consideration is the guaranteed issue right that is available for 6 months after you sign up for Medicare Part B. If you enroll in Part B while still working, you can possibly lose this right, depending on your date of retirement. This can affect your choices and the cost to enroll in one of the Medicare Medigap plans later.

The process of understanding the differences between a private employer's insurance and Medicare plans can be challenging. Beneficiaries can obtain help regarding this topic or any other item 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



The Gathering Place Senior Center is closing at 1:00 p.m. on Thursday, June 18th and on Wednesday, June 24th. We appreciate your understanding.



TUESDAY, JUNE 2ND

OLDER MICHIGANIANS DAY

CALL 231-525-0601 TO RESERVE YOUR SPOT

Monday, June 15—Flag Day. We'll celebrate the symbol of our country with flag trivia and a little something to take home..



Monday, June 22—Summer Celebration! We had a long winter (as usual). It is now Summer so let's have a party! A couple of lucky lunch goers will walk out with a Summer themed gift basket.



Start bringing in your auction donation items.

We will be holding a Benzie Bucks Auction sometime in July



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

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

