



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

The Senior Scoop

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

AUGUST 2015

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August is.....	

National Peach Month
National Catfish Month
National Goat Cheese Month
National Water Quality Month
Romance Awareness Month



2014 National Coho Salmon Festival Queen, her Court and our Senior Center Queen and King.

Did you know.....?

That the Coho Salmon were first introduced into the Platte River in 1966.

That by fall of 1967 Honor became the Coho Capitol.

That the first National Coho Salmon Festival was held in October 1967.

That Claudia Eberly was crowned the first Coho Queen in 1968.

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.

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**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**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

Isn't summer grand? The gardens are in full bloom, sweet cherries are out and the farmer's markets are full of good things to eat. Speaking of gardens, we have been given the duties of the hoop greenhouse that sits behind Platte River Elementary School, to maintain it during the summer months. I would like to thank Britt Uecker from Grow Benzie for her wisdom and getting us started in rehabilitating the hoop house. Also, Laural Wayna for donating and planting additional items. We have already been able to use some Kale in our salad bar. We have lots of tomato plants and other herbs to use in our meal planning as they ripen.

What are your plans for the rest of the summer? Are you going anywhere special? Don't let life pass you by without having some fun this summer. Speaking of fun, it's been great to see so many of you have had friends and family up to visit. It's been a pleasure meeting them over at The Gathering Place and at the office.

Even though we haven't seen many hot and humid days yet this summer, I would like to remind everyone of some summer safety tips:

- Wear appropriate light clothing for the occasion, whether indoors or outdoors.
- Be aware of extreme heat events and warning signs for heat-related illness to look for.
- Don't wait until you are thirsty to drink, by this time you are already dehydrated.
- Carry a water bottle with you and drink from it regularly (make your water more interesting by adding lemon or lime to add flavor).
- Try eating foods like cucumbers, radishes, watermelon and strawberries, all of which contain at least 90% water by weight.

I can attest to these tips! My children, their significant others and grandkids took my wife and I to the Detroit Tigers game on Sunday, July 19th and the temperature at the ballpark was 90 degrees. Needless to say it didn't take long to grab water bottles and we kept filling them up non-stop and so did a few other thousand people waiting in line for the drinking fountains. I believe the Tigers made a fortune just in beverages! My second oldest said to me, "Why do we always do the daytime games, just once it might be nice to do a night game." That is good wisdom on a sunny hot day!

We sought out shade especially for the little ones. By the eighth inning, we were spent and so were many in the ballpark (It didn't help that the Tigers were losing badly!). It was great to get to the car and put the air-conditioning on HIGH and make our way back home.

Have a great rest of the summer and please enjoy our newsletter and see all the activities, educational, and programming planned for August.

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

Did you know Michigan has the second most diverse agriculture industry in the country? Farmers here grow more than 125 different crops! That means a trip to one of Michigan's many farmers markets can be a great way to stock up on a huge variety of fruits and vegetables. But just because something is sold from a stall doesn't mean it's necessarily organic, hormone-free or even local. With that in mind, here are 10 questions to ask when shopping at your local market to make sure you're buying what you think you are.

1. **Where is your farm or kitchen located?** One of the best things about getting groceries from the market is that the fruits and vegetables are grown locally in Michigan, but it's important to double-check. Typically, items are considered local if they are produced within 100 to 150 miles of you.
2. **Do you grow or raise this?** Certain markets are "producers only" markets, meaning they don't allow resale, but others aren't. There are some vendors who buy wholesale items and resell them as they were their own, which is what you want to avoid.
3. **Is this organic?** If they are not certified organic, ask them if they use any pesticides or chemicals on their produce. Many times you'll find organic farmers that happen to not be certified (the certification process can be very expensive). This isn't a bad thing, since you usually can buy the produce for a fraction of the certified-organic price.
4. **What produce are you spraying with pesticides and chemicals?** Some produce absorbs chemicals more than others. As an example, strawberries have tons of pores and absorb the pesticides and chemicals easily.
5. **What is this?** One of the best parts about attending a farmers market is chatting with the people who grow the food and finding healthy ingredients you can prepare at home. If you see an item that is unfamiliar, ask about what makes it so tasty—you just might discover a new favorite food.
6. **How can I cook this?** Have you ever seen an odd piece of produce and asked yourself, "I wouldn't even know what to do with that?" The farmers usually know several different ways you could prepare an item, which can inspire some great new recipes. Be sure to ask how to use the greens attached to root vegetables — for example, carrot tops are great for pesto — and how to prepare different cuts of meats.
7. **When was the fruit or vegetable picked?** If it's been more than 24 hours, you might want to pass. You can probably keep looking and find something that was picked the evening before or even the same morning.
8. **What is selling for the best price?** Yes, farmers markets are a great experience, but they're also a place for great deals! Farmers know the going rate for items so ask them what the best deal of the day is and stock up.
9. **Can I try a sample?** If they say they have the best peaches in the market, ask for a taste. It's great to see if you like them before you buy 10 for \$5.
10. **Do you need help?** If you're really interested in learning where your food comes from or want to pick up a few tips for your own garden, ask if the farmer needs an extra hand one weekend. They may be more than happy to have some help with their next harvest.

Spicy Salmon and Mustard

Total time: 15 minutes

Ingredients:

- 2 teaspoons whole-grain mustard
- 1 teaspoon honey
- 1/4 teaspoon ground turmeric
- 1/4 teaspoon ground red pepper
- 1/8 teaspoon garlic powder
- 1/4 teaspoon salt
- 4 (6-ounce) salmon fillets

Preheat broiler. Combine first six ingredients in a bowl. Stir mixture well. Rub mustard mixture over each fillet. Place salmon, skin side down, on an oiled baking dish. Broil 8 minutes or until fish flakes. Test with a fork for your desired doneness. Serve over a sautéed vegetable of your choice.

Nutritional information per serving (yields 4 servings): 324 calories, 18.9g fat, 3.7g saturated fat, 268mg sodium, 2.9g carbohydrates, 34g protein




MENU



Serving Lunch Daily 11:30 to 1:00

Monday	Tuesday	Wednesday	Thursday	Friday
3 Swedish Meatballs Mashed Potatoes Green Beans Bread Watermelon	4 Meatloaf Mashed Potatoes Scandinavian Blend Brussel Sprouts Oranges	5 Smoked Sausage Sour Kraut Brussel Sprouts Bread Banana	6 Sweet & Sour Meatballs Malibu Blend Spinach Bread	7 Roast Beef Mashed Potatoes Broccoli Bread Apple
10 Chicken Alfredo Italian Blend Pesto Cauliflower Garlic Toast Plum	11 Salisbury Steak Mashed Potatoes California Blend Bread Peach	12 Sloppy Joes Tater Tots Carrots Bun Banana	13 BBQ Chicken Cottage Fries Corn Bread Apple	14 Baked Fish Sweet Potato Normandy Blend Bread Orange
17 Hamburgers Lettuce & Tomato Baked Beans Bun Baked Peaches	18 Manicotti Italian Blend Spinach Garlic Toast Orange	19 Goulash Peas Carrots Bread Apple	20 Pierogi Sour Kraut Spinach Bread Pear	21 Chicken Stir Fry Far East Blend Stir Fry Vegetables Wonton & Rice Mandarins
24 Pork Fritters Mashed Potatoes Broccoli Bread Pear	25 Chicken Fajitas Refried Beans Baked Apples Tortilla Banana	26 Macaroni & Cheese California Blend Green Beans Bread Apple	27 Lemon Chicken Malibu Blend Spinach Bread & Rice Orange	28 Meatball Subs Italian Beans Pesto Cauliflower Bun Pineapple
31 Chicken Patty Tater Tots Cauliflower Bun Banana				

CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
<p>3</p> <p>10:00 Yoga 11:30 Lunch—The Maples Blood Pressure Clinic National Watermelon Day 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>4</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 6:00 Zumba</p>	<p>5</p> <p>8:30 Zumba 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 3:00 Tai chi</p>	<p>6</p> <p>9:00 Hearing Clinic at Administration office 10:00 Bible Study 11:30 Lunch National Root Beer Float Day 1:00 BUNCO</p>	<p>7</p> <p>9:30 BUNCO 10:30 Bingo, Music and lunch in Thompsonville 11:30 Lunch 1:00 Cliff Shelder concert</p>
<p>10</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>11</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 6:00 Zumba</p>	<p>12</p> <p>8:30 Zumba 10:00 Floor Exercise 10:00 Betsie River Lily Farm Trip 11:30 Lunch 12:30 BINGO 3:00 Tai chi</p>	<p>13</p> <p>9:00 Little River Casino 10:00 Bible Study 10:00 Financial Fraud Trip 11:30 Lunch 1:00 BUNCO</p>	<p>14</p> <p>9:30 BUNCO 11:30 Lunch—August Birthday Party 1:00 Wii Bowling</p>
<p>17</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>18</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 6:00 Zumba</p>	<p>19</p> <p>8:30 Zumba 10:00 Floor Exercise 11:00 Immunization information 11:30 Lunch 12:30 BINGO 3:00 Tai chi 4:30 Board of Directors Meeting</p>	<p>20</p> <p>9:00 Foot Clinic at Administration Office 10:00 Bible Study 11:30 Lunch National Lemonade Day 12:45 King and Queen Coronation 1:00 Bunco</p>	<p>21</p> <p>9:30 BUNCO 11:30 Lunch 11:30—Benzie EMS Blood Pressure Clinic National Senior Citizens Day 1:00 Wii Bowling</p>
<p>24</p> <p>10:00 Yoga 11:30 Lunch—Coast Guard visit 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>25</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>26</p> <p>8:30 Zumba 10:00 Floor Exercise 11:30 Lunch 12:30 BINGO 3:00 Tai Chi</p>	<p>27</p> <p>9:00 Little River Casino 10:00 Bible Study 11:30 Lunch 11:45 Dining Out Day—The Coho 1:00 BUNCO</p>	<p>28</p> <p>9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling 6:00 'Ol Time Gathering</p>
<p>31</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>				

Dawn's Dish

It's time to choose our Coho Festival Senior King & Queen for 2015! Please help us by nominating yourself or someone else. The nomination forms are at the front desk. Our King & Queen do NOT have to be a couple. We'll crown our Senior King & Queen on Thursday, August 20 at 12:45 p.m. Keep in mind we need our King & Queen to ride in a cushy convertible in the parade on the 22nd!

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

Remember every Wednesday our certified Medicare/Medicaid Counselors are in the Administration Office ready to help you figure it all out. Please call (231) 525-0600 to make an appointment.

Monday, August 3—The Maples Blood Pressure Clinic during lunch. A great way to keep track of your numbers each month. They'll also do blood sugar checks.

Thursday, August 6—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, August 6—National Rootbeer Float Day! Aren't you glad someone decides that this is a day to celebrate. Join us for this sweet treat during lunch (although you might want to eat your vegetables first!).

Friday, August 7—Thompsonville Bingo, lunch and music. The first Friday of each month this group meets at the Thompsonville Fire Hall. The fun begins at 10:30 a.m. with lunch at noon. Please call (231) 525-0601 to sign up. Reservations required.

Friday, August 7—Cliff Shelder is back! He'll be here for a concert beginning at 1:00 p.m. Please consider a suggested donation of \$5.00 to help off-set the cost of this event.

Wednesday, August 12—Betsie River Centennial Lily Farm Trip. We'll leave The Gathering Place at 10:00 a.m. We'll return in time for you to still grab lunch. I've heard so much about it but have never been. Call today to sign up!

Thursday, August 13—Join me in attending a seminar on financial fraud in Suttons Bay. Leave The Gathering Place at 10:00 a.m. We'll grab lunch in Suttons Bay afterwards. Plan on returning to The Gathering Place no later than 3:00 p.m. Must register in advance by calling (231) 525-0601 no later than Friday, August 7.

Thursdays, August 13 & 27—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, August 14—August Birthday Party. Please join us as we celebrate those born in the month of August.

Wednesday, August 19—Rosemary Russell, R.N. from Hometown Pharmacy will be here during lunch. She's here to look up your immunization record and let you know what might need to be updated.

Wednesday, August 19—Benzie County Council on Aging Board of Directors meeting is at 4:30 p.m. at The Gathering Place. Public is welcome.

Friday, August 21—National Senior Citizen Day. Come for lunch and maybe you'll win a prize!

Monday, August 24—We are honored to welcome members of the U.S. Coast Guard stationed in Frankfort for lunch. National U.S. Coast Guard day is officially on August 4th but this was the day they could make it. We invite all retired men and women who served in the U.S. Coast Guard to join us for lunch.

Thursday, August 27—Dining Out Day! We're heading to The Coho in Frankfort for lunch. They just joined our Dining Out Certificate program and we're thrilled to welcome them aboard! Grab your dining out certificates from our office for only \$3. It's worth \$6 at participating restaurants. Leaving at 11:45 a.m. Sign up required. Call (231) 525-0601.

Friday, August 28—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



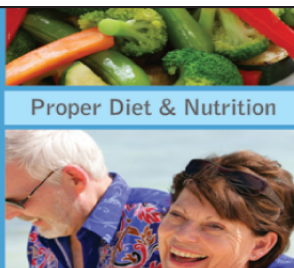
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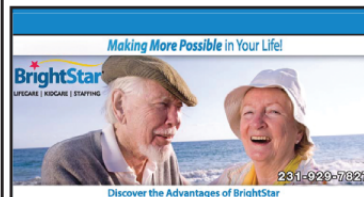
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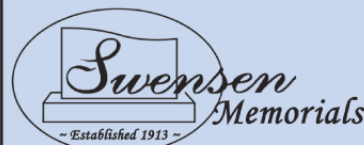
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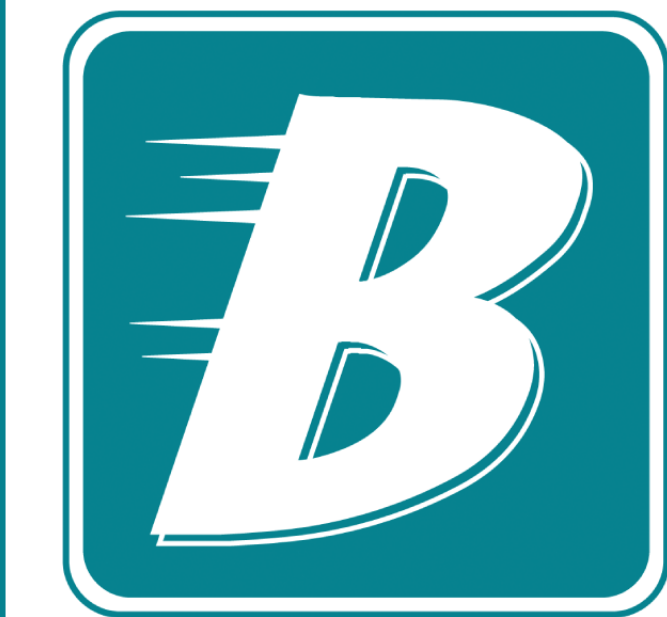
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BIRTHDAYS & FUN

1	Roger Grineer
3	Dodie Toman
3	Allen Vanderploeg
4	Don Culp
7	Lou Glatzer
7	Jimmy Landwehr
7	Joann Morrell
8	Frank Pelky
9	Pat McCash
9	Gary Mehrer
12	Kathleen Gordon
12	Wayne Thom
13	Kay Bond
13	Anna Harris
13	Dianna Priest
15	Viva Kastl
16	Jim Burns
16	Dorothy Kerby
16	Lorraine Stiles
16	Paul Stiles
17	Edmund Schopier
18	Marjory Lozen
19	Florence Moon
19	Beverly Popp
20	Cheryl Herington
20	Darlene Knudsen
20	Lois Lumbert
22	Sue Kelsey
24	Shirley Choss
25	Donna Schroeder
26	Marion Loomis
27	Eldon Blood
28	Robert Dumont
29	Marilyn Killeen
30	Sandra Houghton
31	Frank Knudsen

1	Roger Grineer													
3	Dodie Toman													
3	Allen Vanderplow													
4	Don Culp	R	F	I	S	H	E	R	M	E	N	W	P	H
7	Lou Glatzer													
7	Jimmy Landwehr	A	N	H	H	X	G	D	G	F	E	B	T	I
7	Joann Morrell													
8	Frank Pelky	B	B	Z	N	R	A	H	E	Z	E	H	H	Y
9	Pat McCash													
9	Gary Mehrer	F	R	X	J	R	U	N	R	R	G	O	C	X
12	Kathleen Gordon													
12	Wayne Thom	R	X	D	L	A	G	M	P	I	N	O	Y	O
13	Kay Bond													
13	Anna Harris	E	S	F	L	C	U	O	E	O	H	Z	J	X
13	Dianna Priest													
15	Viva Kastl	S	R	A	J	E	S	Y	R	O	S	R	O	I
16	Jim Burns													
16	Dorothy Kerby	H	E	Q	D	S	T	A	I	X	M	K	F	I
16	Lorraine Stiles													
16	Paul Stiles	W	E	Q	C	R	G	B	I	R	T	H	P	I
17	Edmund Schopieray													
18	Marjory Lozen	A	T	Z	O	E	D	A	R	A	P	S	I	M
19	Florence Moon													
19	Beverly Popp	T	N	F	J	Y	T	N	U	O	C	E	I	Z
20	Cheryl Herington-Bates													
20	Darlene Knudsen	E	U	M	E	Q	J	X	H	Y	N	C	S	I
20	Lois Lumbert													
22	Sue Kelsey	R	L	N	P	W	N	Z	A	W	R	H	H	H
24	Shirley Choss													
25	Donna Schroeder	L	O	U	K	F	S	P	O	N	S	O	R	S
26	Marion Loomis													
27	Eldon Blood	Z	V	F	Q	G	G	N	Y	G	U	T	H	Z
28	Robert Dumont													
29	Marilyn Killeen	K	O	H	Y	E	Z	R	N	D	M	R	Z	X
30	Sandra Houghton													
31	Frank Knudsen	J	Q	Y	R	E	H	C	T	A	H	H	S	I

August
Benzie County
Birthplace
Coho
DNR
Fishermen
Fish Hatchery
Forty Eighth
Freshwater
Fun
Games
Honor
Michigan
Parade
Races
Sponsors
Vendors
Volunteers

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A man in his sixties was chatting to his friend about the fitness club he had recently joined.

“How did it go?” inquired the friend.
“Well, I bent, I twisted, I turned, I jumped up and down, and I sweated for an hour; but by the time I’d finally got my leotard on, the class had ended.”



BENZIE BUS SERVING SENIORS

Benzie Bus & COA Servicing Seniors Sensationally

Question: Who delivers 23,000 Benzie senior rides each year to work, doctors, grocery store and the Gathering Place? A: Of course, Benzie Bus.

Question: Who offers free rider cards to those seniors? A: COA

That's right; Benzie Bus can offer you free rides (6-days a week) throughout the county and into Manistee and Grand Traverse too. Are you a first time rider needing assistance? We (COA/Benzie Bus) have buddies to assist you just let us know that you want help – Benzie Bus their Drivers are super friendly and helpful too.

It's easy, phone for a reservation, email them dispatch@benziebus.com or if you live near a bus stop; jump-on and ride. In fact, senior rates for bus stop rides are only \$1. All rates are ½ off for seniors.

1. Visit COA for 4 free rider cards good for 48 one-way rides each month.
2. Call Benzie Bus 325-3000 for dial-a-ride service at least 4 hours in advance.
3. Walk, Bike or ride to bus stops in Frankfort (Family Fare), Beulah (Depot), Benzonia (Shop-n-Save), Honor (Plaza or Bank) and Benzie Bus Depot for hourly pick-up service. You can bike and ride anywhere in the County.
4. TC X (Express) – 5 times a day into Munson Hospital and Downtown Hall Street BATA bus station that offers \$.75 transfers anywhere in the city. Departs Frankfort 6 a.m., 9:30, 12:30, 3:30 and 6:30. Visit website for Beulah & Honor departures and return times from TC.

Finally, if you need a medical ride and are Medicaid eligible they are launching a new service for you. Phone 231.227.1030 and Nancy (Mobility Manager) will offer you options directly into your appointments several days each week both in Benzie County and Grand Traverse too.



SOCIAL SECURITY FAQ'S

Question:

What types of retirement planning tools does Social Security offer?

Answer:

Social Security's Retirement Planner provides detailed information about your Social Security retirement benefits under current law. It also points out things you may want to consider as you prepare for the future. At www.socialsecurity.gov/retire2 you can:

- Find your retirement age;

- Estimate your life expectancy;

- Estimate your retirement benefits;

Use our other benefit calculators to test different retirement ages or future earnings amounts; and

Learn how certain types of earnings and pensions can affect your benefits.

Learn more by visiting www.socialsecurity.gov/retire2.

Question:

If I get Social Security disability benefits and I reach full retirement age, will I then receive retirement benefits?

Answer:

Social Security disability benefits automatically change to retirement benefits when disability beneficiaries reach full retirement age. In most cases, the payment amount does not change. The law does not allow a person to receive both retirement and disability benefits simultaneously on one earnings record. To learn more about Social Security, visit our website at www.socialsecurity.gov.

Question:

What is Supplemental Security Income (SSI)?

Answer:

SSI is a needs-based program that pays cash assistance to people with limited income and resources who are age 65 or older, blind, or disabled. Children with disabilities can get SSI, too. SSI is funded by general tax revenues—not Social Security taxes. To find out if you can get SSI, and how to apply, visit to www.socialsecurity.gov/disabilityssi/ssi.html.

Question:

What is the *Extra Help* with Medicare prescription drug plan costs, and how can I apply?

Answer:

Anyone who has Medicare can get Medicare prescription drug coverage (Part D). Some people with limited resources and income also may be able to get *Extra Help* with Medicare prescription drug plan costs. This *Extra Help* will help pay for monthly premiums, annual deductibles, and prescription copayments. The *Extra Help* is estimated to be worth about \$4,000 per year. You can apply for the Extra Help online. To learn more, read our publication *Apply Online For Extra Help with Medicare Prescription Drug Costs* at www.socialsecurity.gov/pubs.

Medicare News

I'm turning 65 this year and wondering if my Medicare will start automatically?

It's an interesting question that we are often asked, and the answer is maybe.

If you are **currently receiving Social Security retirement benefits**, you will be sent a notice including your new red, white, and blue Medicare card. This is sent out at least three months prior to your Medicare effective date, which is normally the first day of the month that you turn 65. The notice will ask if you want Part B coverage to start on your effective date of Medicare. You have the option to refuse it, but unless you are still working or have some form of credible health care coverage, you will be subject to penalties and a delay in starting Part B, if you decide to sign up later.

For those who are **not drawing Social Security benefits** you will need to be proactive and take the necessary steps to apply for Medicare before you turn 65. You can do this by going to the agency's website at ssa.gov and clicking on the "Online Services" link to access the online application. If you feel more comfortable applying at your local Social Security office, you can do that also, but you should call for an appointment ahead of time.

If you have had at least 10 years of qualified work history, your Medicare Part A insurance will be free, so those who are eligible should always accept this coverage. There is a premium charge for Part B amounting to \$104.90 per month in 2015. Medicare Part A covers primarily hospital expenses. Part B covers all other costs, to include such items as doctor visits, radiology, blood work, durable medical equipment and many other items. Medicare pays only for 80% of what they approve, leaving the balance up to you unless you have other supplemental coverage.

Unfortunately, some folks who are not drawing Social Security benefits when they turn 65, are unaware that they need to actively apply for Medicare. Government rules establish a 7 month window to enroll in Part A and Part B, starting with three months before the month they turn 65, the month you become 65, and 3 months afterward. If that period is missed, then penalties might apply and the benefits will not start until July 1st of the following year. It is important that you place this on your calendar, as a reminder, if you are not currently drawing Social Security benefits.

Missed enrollment periods have become enough of an issue that Congress is getting involved by urging the appropriate Federal agencies to provide notification to all individuals who are about to become 65. This would be a great idea to ensure that those who are eligible for Medicare, but not automatically enrolled, are reminded that they need to apply.

Beneficiaries can obtain local 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



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.

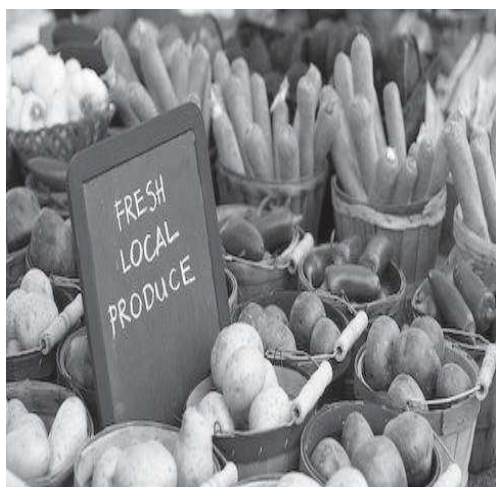


Wednesday, August 12—Betsie River Centennial Lily Farm Trip. Leave The Gathering Place at 10:00 a.m.

Thursday, August 13—A seminar on financial fraud in Suttons Bay. Leave The Gathering Place at 10:00 a.m.

Thursdays, August 13 & 27—9:00 a.m. Little River Casino Trip

Thursday, August 27—Dining Out Day! We're heading to The Coho in Frankfort for lunch.



If you have not picked up your Project Fresh Coupons, please come down to the Main Office and pick them up Monday thru Thursday 10:00 to 2:00

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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Permit No. #1

**SENIOR COMPANIONS**

Caring with Compassion...
Sharing with Friends

**FOSTER GRANDPARENTS**

Mentoring Children and Youth...
Providing a Positive Role Model

Senior Volunteer Programs

Developed to provide adults 55 years of age and older, living on limited incomes a meaningful volunteer opportunity at no cost to themselves and to help meet community needs.

WE ARE LOOKING FOR ADULTS THAT:

- Are at least 55 years of age
- Meet income eligibility requirements
- Are willing to volunteer 20 hours per week

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 NEED YOU! Call today!

1-800-658-8554

Sponsored by: Catholic Human Services, Inc.