



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

The Senior Scoop

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

2015

NOVEMBER...

A MONTH FOR REFLECTION AND THANKS

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30 DAY GRATITUDE CHALLENGE

I don't need a reason to be grateful even though there are plenty of reasons for all of us to be thankful. Gratitude promotes health, improves our outlook on life, helps us handle stressful situations with less stress, strengthens relationships, and promotes a balanced life.

Do you want good health? How about a positive outlook on life? Do you want to feel less stress? Have better relationships? Do you want to live a balanced life?

I hope that you will join me in this challenge as we learn to be thankful for the smallest things. I hope that this challenge will stay with you long past the 30 days.

1. First and foremost, get that this is about giving thanks, and if moved to, sharing what you're thankful for with others. The goal is to consciously engage in (at least) one moment of thankfulness every day this month. That's it.

2. The thing for which you give thanks can be big or small—it doesn't matter, because even 30 small gratitudes will add up to something awesome by month's end. Not sure what to be thankful for?

What you're thankful for can be anything at all—as long as you're consciously thankful for it. That's the key.

November.....

1st Daylight Savings Time Ends
3rd is National Sandwich Day
5th is National Donut Day
8th is National Harvey Wallbanger Day
10th is the Marine Corps Birthday
14th is National Pickle Day
15th is National Clean Out Your Refrigerator Day
19th is the Great American Smokeout
21st is National Adoption Day
26th is Thanksgiving Day
27th is National Native American Heritage Day
30th is Stay Home Because You're Well Day

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,

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

MISSION STATEMENT

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

NEWSLETTER SUBSCRIPTION FORM

NAME _____ DOB: ____ / ____ / ____

ADDRESS _____

CITY/ST/ZIP _____ DATE _____

EMAIL _____

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

FROM THE EXECUTIVE DIRECTOR

Hello Friends,

I hope everyone is getting a chance to get out and view nature's vibrant color show of reds, oranges and yellows. With my commute to and from work, I have enjoyed large stretches of Thompsonville Road and the M-115 corridor from Copemish to Cadillac. Truly Mother Nature's Rembrandt!

As Thanksgiving approaches, it's a good time to reflect on what we're grateful for.

At BCCOA, we're especially thankful for the generous community that supports our services; through your support of the Senior Millage and your donations. We also want to thank foundations, churches, businesses, local, state and federal government for their support of our programs and mission.

All of this "support" allows BCCOA the opportunity to do what we do best and that is to provide programs, for Senior Citizens 60 years of age and older of Benzie County, that promote and encourage opportunities for socialization, education, health, safety, welfare and independent living with dignity while enabling seniors to remain in their own home.

We are also thankful to our many dedicated volunteers that are part of the BCCOA Family! Each and every one of them makes a difference for our community through their shared time and talents to those in need.

Even though the weather has been awesome, I need to remind everyone that this time of year we need to start thinking about the inclement weather that will soon be here. It is important to remember that The Gathering Place Senior Center and BCCOA Administrative Office follows the lead of the Benzie Central School District. When they are closed due to the weather, we are closed. It is also important to note that your safety is our primary concern.

November is also National Family Caregivers Month. This is a great opportunity to honor those who are the primary caregiver for an aging or disabled loved one. Many of Michigan's citizens rely on the consistent assistance and support provided by family caregivers. Family caregivers provide a vast array of emotional, financial, nursing, social, homemaking, and other services on a daily or intermittent basis. It is estimated that there are approximately 1 million family caregivers in Michigan and they account for over 1 billion hours of caregiving per year. If you are a caregiver, we admire your dedication and we are here to help you in any way we can!

Finally, this month we'll be sending our annual appeal to the community - It's supporters like you that will make the greatest difference in the lives of others.

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

Butternut & Portobello Lasagna

Lasagna gets fresh fall flavor and color when you make it with roasted butternut squash, portobello mushrooms, basil and spinach. We feast on this.

—EDDIE AND DANI WALKER
TRAVERSE CITY, MI

PREP: 1 HOUR • **BAKE:** 45 MIN. + STANDING
MAKES: 12 SERVINGS

1 pkg. (10 oz.) frozen cubed butternut squash, thawed

2 tsp. olive oil

1 tsp. brown sugar

¼ tsp. salt

⅛ tsp. pepper

MUSHROOMS

4 large portobello mushrooms, coarsely chopped

2 tsp. balsamic vinegar

2 tsp. olive oil

¼ tsp. salt

⅛ tsp. pepper

SAUCE

2 cans (28 oz. each) whole tomatoes, undrained

2 tsp. olive oil

2 garlic cloves, minced

1 tsp. crushed red pepper flakes

½ cup fresh basil leaves, thinly sliced

¼ tsp. salt

⅛ tsp. pepper

LASAGNA

9 no-cook lasagna noodles

5 cups fresh baby spinach

3 cups part-skim ricotta cheese

1½ cups (6 oz.) shredded part-skim mozzarella cheese

1. Preheat oven to 350°. In a large bowl, combine first five ingredients. In another bowl, combine mushroom ingredients. Transfer vegetables to separate foil-lined 15x10x1-in. pans. Roast 15 minutes or until vegetables are tender, stirring occasionally.

2. Meanwhile, for sauce, drain the tomatoes, reserving juices; coarsely

chop tomatoes. In a large saucepan, heat oil over medium heat. Add garlic and pepper flakes; cook 1 minute longer. Stir in tomatoes, reserved tomato juices, basil, salt and pepper; bring to a boil. Reduce heat; simmer, uncovered, for 40 minutes or until thickened, stirring occasionally.

3. Spread 1 cup sauce into a greased 13x9-in. baking dish. Layer with three noodles, 1 cup sauce, spinach and mushrooms. Continue layering with three noodles, 1 cup sauce, ricotta cheese and roasted squash. Top with remaining noodles and sauce. Sprinkle with mozzarella cheese.

4. Bake, covered, 30 minutes.

Bake, uncovered, 15-20 minutes longer or until bubbly. Let stand 15 minutes before serving.

PER SERVING 252 cal., 10 g fat (5 g sat. fat), 27 mg chol., 508 mg sodium, 25 g carb., 4 g fiber, 15 g pro.

Diabetic Exchanges: 2 starch, 1 medium-fat meat, ½ fat. ■

5 WAYS BEING THANKFUL CAN IMPROVE YOUR LIFE

- 1. Less stress, better moods:** Grateful people tend to be happier, according to research cited by the GGSC. A [2003 study](#) used a [questionnaire](#) to test "dispositional gratitude," linking it to several measures of subjective well-being and reporting that "grateful thinking improved mood." A [2010 study](#) tied gratitude to reduced anxiety and depression, stating it's "strongly related to well-being, however defined, and this link may be unique and causal." It also noted the potential for gratitude exercises in clinical psychology.
- 2. Less pain, more gain:** Beyond helping us exorcise anxiety, gratitude might also help us exercise. It "encourages us to exercise more and take better care of our health," [the GGSC says](#), and research by Emmons and University of Miami psychologist Michael McCullough suggests it contributes to a wide range of physical health benefits, including a stronger immune system, reduced disease symptoms and lower blood pressure. It can even make people "less bothered by aches and pains," the GGSC adds.
- 3. Better sleep:** A good night's sleep can make anyone thankful, but a [2009 study](#) found the reverse is true, too. Grateful people get more hours of sleep per night, fall asleep more quickly and feel more refreshed upon waking. "This is the first study to show that a positive trait is related to good sleep quality above the effect of other personality traits," the study's authors wrote, adding it's "also the first to show ... gratitude is related to sleep and to explain why this occurs, suggesting future directions for research and novel clinical implications." As the GGSC puts it, "to sleep more soundly, count blessings, not sheep."
- 4. Stronger relationships:** Expressing gratitude to a relationship partner — whether a close friend, colleague or significant other — "enhances one's perception of the relationship's communal strength," according to a [2010 study](#). Feeling thankful for a friend's generosity or a spouse's patience helps you appreciate the relationship's mutual give-and-take, as long as gratitude doesn't mutate into feelings of indebtedness. "Although indebtedness may maintain external signals of relationship engagement," the authors of [another study](#) wrote in 2010, "gratitude had uniquely predictive power in relationship promotion, perhaps acting as a booster shot for the relationship."
- 5. Resilience:** Misfortune itself is rarely cause for thanks, but Emmons says a broader sense of gratitude — [religious](#) or [not](#) — comes from learning to take nothing for granted. "Our national holiday of gratitude, Thanksgiving, was born and grew out of hard times," he [writes](#) for the GGSC. "The first Thanksgiving took place after nearly half the pilgrims died from a rough winter and year. It became a national holiday in 1863 in the middle of the Civil War and was moved to its current date in the 1930s following the Depression." Even among war veterans with post-traumatic stress syndrome, a [2006 study](#) found that dispositional gratitude predicted things like daily self-esteem, "daily intrinsically motivating activity" and percentage of pleasant days "over and above" the severity of PTSD.



MENU

November



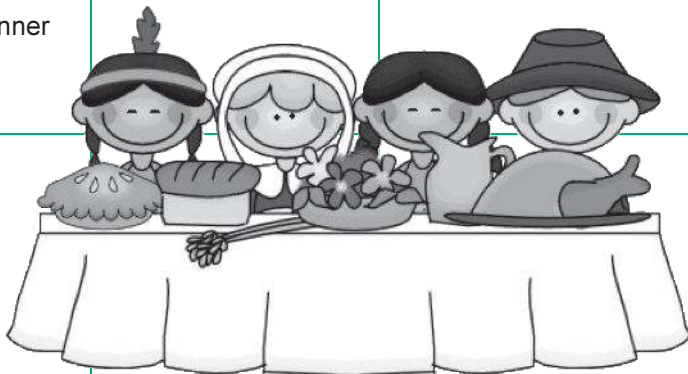
Lunch is served Monday thru Friday at The Gathering Place from 11:30-1:00.

THIS MENU IS SUBJECT TO CHANGE WITHOUT NOTICE

Monday	Tuesday	Wednesday	Thursday	Friday
2. Ham and Bean Soup Mixed Veggies Broccoli Crackers Apples	3. Goulash Peas Carrots Bread Banana	4. Baked Chicken Cauliflower Corn Bread Mixed Fruit	5. Creamy Chicken Spinach Wax Beans Bread Plum	6. Pot Roast Mashed Potatoes Malibu Blend Bread Orange
9. Chicken Strips Sweet Potato Malibu Blend Bread Banana	10. Brats Baked Beans Onions & Peppers Bun Baked Peaches	11. Roast Pork Mashed Potatoes Cauliflower Bread Orange	12. Baked Penne Italian Blend Pesto Cauliflower Garlic Toast Apple	13. Baked Fish Normandy Blend Corn Bread Plum
16. Turkey Stew Mixed Veggies Broccoli Crackers Apple	17. Swedish Meatballs, Mashed Potatoes Brussel Sprouts Bread Plum	18. Steak Fajitas Lettuce & Tomato Refried Beans Tortilla Baked Apples	19. BBQ Chicken Sandwich Tater Tots Carrots Bun Orange	20. Gyros Cauliflower Italian Blend Pita Banana
23. Salisbury Steak Mashed Potatoes Carrots Bread Banana	24. Spaghetti & Meat Sauce Italian Beans Corn Garlic Toast Apple	25. Turkey Mashed Potatoes California Blend Roll Cranberry Sauce	Closed	Closed
30. Hamburger Tater Tots California Blend Bun Apple				

NOVEMBER

CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
<p>2</p> <p>10:00 Yoga 11:30 Lunch—The Maples Blood Pressure Clinic 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>3</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Balance Class at Honor Township Hall 3:30 Chair Yoga 6:00 Zumba</p>	<p>4</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO</p>	<p>5</p> <p>9:00 Hearing Clinic at Administration office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>6</p> <p>9:30 BUNCO 10:30 Bingo, Music and lunch in Thompsonville 11:30 Lunch 1:00 Wii Bowling</p>
<p>9</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS—The Maples Surgery chat 12:00 Knitting 2:30 Zumba</p>	<p>10</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 1:00 Matter of Balance Class at Honor Township Hall 3:30 Chair Yoga 6:00 Zumba</p>	<p>11</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—Veteran's Day 12:30 BINGO</p>	<p>12</p> <p>9:00 Little River Casino 11:00 Flu Clinic at Administration Office Chicken Soup for the Soul 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>13</p> <p>9:30 BUNCO 11:30 Lunch—World Kindness Day 1:00 Wii Bowling</p>
<p>16</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 1:00 Sleep/ Mood Issues Chat 2:30 Zumba</p>	<p>17</p> <p>10:30 Music by The Melody Makers 11:30 Lunch—Dining Out Day 3:30 Chair Yoga 6:00 Zumba</p>	<p>18</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 4:30 Board of Directors Meeting</p>	<p>19</p> <p>9:00 Foot Clinic at Administration Office 10:00 Bible Study 11:30 Lunch—Great American Smokeout Diabetes 101 1:00 BUNCO</p>	<p>20</p> <p>9:30 BUNCO 11:30 Lunch—November birthday party 11:30—Benzie EMS Blood Pressure Clinic 1:00 Wii Bowling 6:00 Ol' Time Gathering</p>
<p>23</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>	<p>24</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>25</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—Thanksgiving Dinner 12:30 BINGO</p>	<p>26</p> <p>Closed</p>	<p>27</p> <p>Closed</p>
<p>30</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 Zumba</p>				

Dawn's Dish

Please note: The Gathering Place Senior Center is closed on Thursday, November 26 and Friday November 27. Happy Thanksgiving!

November is Diabetes Awareness month. Take a quiz during lunch with us—are you at risk? Quiz available at the front desk all month.

Benzie Bucks Auction! Save the date! The next Benzie Bucks Auction is Friday, December 18th at 1:15pm. Collect your bucks, save 'em up and get ready for some crazy bidding! For those who have not been to our Benzie Bucks Auction before you are in for a treat. Baked goods & treasures galore! All you have to do is eat lunch here and we'll give you Benzie Bucks. Use those to "buy" items up for bid. Which brings me to the next item on my list: **We are now accepting donations for our next Benzie Bucks Auction!**

November is National Family Caregivers Month. We all know someone who is currently or has in the past cared for a loved one. Stop by either the Administration Office or The Gathering Place for a free copy of a Caregivers Support Kit.

Our weather changes fast around here and before we know it snow will be on the ground. With that comes the inevitable snow day. Please remember that The Gathering Place Senior Center and our Administration Office are closed when Benzie Central Schools are closed.

We are having a good old-fashioned, home-cooked Thanksgiving Turkey Dinner with mashed potatoes and all the trimmings on Wednesday, November 25. Lunch is served 11:30 a.m.—1:00 p.m. and as always is a \$3 suggested donation for those 60 and older.

Please remember that there are agencies available to help if you feel you've been "scammed". It is far more common than you think and the only way these people will be stopped is by you coming forward.

Thursday, November 5—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment.

Monday, November 9—Sharon with The Maples will be here after lunch to talk about what your options are if you are facing a surgical procedure. Plus, she's bringing pie!

Wednesday, November 11—Veterans Day! All Veterans eat free and receive a gift. We will be honoring our Veterans with a short ceremony beginning at 11:20 a.m. Lunch begins at 11:30 a.m. and ends at 1:00 p.m. Representatives from Veterans Affairs will be here as well.

Thursday, November 12—9:00 a.m. Little River Casino Trip. Trip fee \$10. Receive \$20 River Credits & \$5 food voucher. Return by 3pm. Call now to reserve your spot on the bus! 231-525-0601.

Thursday, November 12—Flu Clinic 11:00 a.m.—1:00 p.m. At The BCCOA Administration Office across the street from The Gathering Place. Sponsored by Hometown Pharmacy, Rosemary Russell, R.N. Please call 231-525-0600 to sign up.

Thursday, November 12—Chicken Soup for the Soul Day! Win a copy of a Chicken Soup for the Soul book during lunch!

Monday, November 16—1:00 p.m. Paula Gibeson, R.N. will be here to discuss sleep issues and mood changes that we often face as the days get shorter.

Tuesday, November 17—Dining Out Day! We're heading to Geno's in Thompsonville. Grab your dining out certificates from our office for only \$3. They are worth \$6 at participating restaurants. Leaving at 11:15 a.m. Sign up required. Call (231) 525-0601.

Thursday, November 19—9:00 am **Foot Clinic** with Rosemary Russell, RN, from Hometown Pharmacy. Clinic at the Administration Office. Call 231-525-0600 or toll free at 888-893-1102 for an appointment. **Donations accepted.**

Wednesday, November 19—November is Diabetes Awareness Month. A registered dietician from Paul Oliver here to answer your questions during lunch.

Wednesday, November 19---Great American Smokeout! What better way to quite than with everyone else in the country! Helpful information available at our desk.

Friday, November 20—Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m. donations accepted. All ages invited!

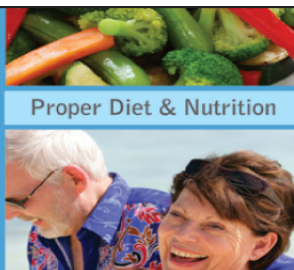
LEAN ON US



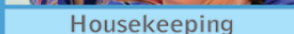
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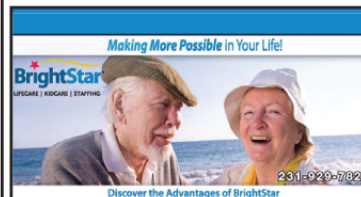
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BIRTHDAYS & FUN

Thanksgiving Feast ★

By Raymond Young

Thanksgiving is upon us! Below is a list of foods and beverages that you may be enjoying soon. Look for all of the words horizontally, vertically, and diagonally, and always in a straight line. After you have found them all, copy the uncircled letters into the ingredients list in the box. Then put on your apron and give the recipe a whirl. Bon appetit!



APERITIFS
APPLE PIE A LA MODE
BAKED HAM
BRAISED BEEF
BRANDY
BUTTER
CANADA DRY
CANDIED YAMS
CARAMEL
CARROTS

CASSEROLE
CHEESE
CHEF'S SALAD
CHERRY COBBLER
CHICKEN
CIDER
COFFEE
CORN ON THE COB
CRANBERRY SAUCE
DUMPLINGS

EGGNOG
GIBLET GRAVY
GREEN BEANS
GREEN OLIVES
HOT TODDY
ICED TEA
MUFFINS
PARSLEY
PECAN PIE
PEPPER

PICKLES
PUMPKIN PIE
ROASTED TURKEY
SAGE DRESSING
SCALLIONS
SQUASH
SWEET ROLLS
THYME
TOFU
TURKEY

NOVEMBER BIRTHDAYS

1-Nov Helen Robotham
2-Nov Laura Kerby
2-Nov Don Nottke
2-Nov Loy Putney
2-Nov Doug Durkee
3-Nov Don Winters
4-Nov Loyal Frederick
5-Nov Robert Larson
5-Nov Dorothy Mead
6-Nov Bill Waring
6-Nov Judy Ingleston
6-Nov Jan Glatzer
7-Nov Ida Mix
8-Nov Nancy Reynolds
9-Nov George Heady
10-Nov Martha Tsatsos
10-Nov Diana View
11-Nov Mel Adams
11-Nov Karl Sparks
12-Nov Betty Coote
12-Nov Paul Kennedy
14-Nov Don Bock
14-Nov Terry Tolar
15-Nov Dorothy Hallock
15-Nov Randall Stortz

15-Nov Karlin Corey
15-Nov Maxine Winters
16-Nov Marsha Kerby
17-Nov Lydia (Ginnie) McClintock
17-Nov Sherry Ockert-Poulisse
18-Nov Betty Orr
18-Nov Tammy Grostick
20-Nov Shirley Mortenson
20-Nov Kay Reed
20-Nov Sonja Reitan
20-Nov Connie Jaquish
21-Nov Walter Gauthier
21-Nov Don Olney
22-Nov Nancy Richter
22-Nov Ronald Dykstra
22-Nov Warren Wood
24-Nov Bennett Paul
25-Nov Echo MacDonald
25-Nov Gary Richter
26-Nov Donna Olney
27-Nov Anna Toms
28-Nov Bert Lappe
28-Nov Ron Nostrandt
29-Nov Bill Berry
29-Nov Sandy Fewins



Interaction Between Older Adults and Children Benefit Both

We've all looked at busy, bouncing children and wondered, 'Where do they get all that energy?' Grandparents or older adults in particular may feel daunted by the prospect of spending time with little ones.

But intergenerational activities can be easy and fun, not to mention good for you, says the Healthy Aging Partnership, a coalition of 40 Puget Sound area not-for-profit organizations dedicated to the health and well-being of older adults.

Interactions with young people allow older adults to relate to another generation, learn about new technology and trends and serve as role models for children growing into tomorrow's adults.

The excitement of seeing the world through younger eyes can get older adults 'up and doing,' reducing depression, relieving boredom and improving health.

Youngsters benefit too. In situations where adult attention may be lacking, the attention and example provided by a senior mentor can be invaluable, HAP notes. Even teens who have difficulty relating to their immediate families may respond well to a caring older adult.

The Healthy Aging Partnership offers these suggestions for grandparents and others who want to play a bigger role in young lives:

- Be yourself. Youngsters will benefit from and enjoy having someone who listens and gives them their undivided attention. All too often parents don't have enough time to spend with their children and that's where you can help. Be a mentor and a friend.
- Arts and crafts, such as making a scrapbook, create great memories and allow you and a child to learn something new together.
- Youngsters love to help in the kitchen. The hands-on cooking exercise can be as simple as baking a box cake, with a little measuring and mixing.
- Gardening is another kid favorite. Dig in the dirt. Plant. Water. Sow fast-sprouting bean, pumpkin or sunflower seeds that grow with every visit. (You can even plant them in pots and enjoy them inside, year round.)
- Go to the library. Computers and video games may be the new thing, but you can never go wrong with a great story. Teach them about something you love. If you're excited about it, they will be too.
- If you don't have grandchildren of your own, volunteer to share an interest or skill with a local youth organization. The American Red Cross, Intergenerational Innovations and Big Brothers, Big Sisters, just to name a few, can help connect older adults with young people in their community.

Medicare News

Medicare Part D Plans for 2016

Medicare recently announced the details for the Part D prescription drug plans available for 2016. Beneficiaries can switch their plans during the Annual Enrollment Period that runs from October 15th through December 7th. There will be several changes in plan offerings, premium costs, and benefit details for Medicare Part D drug plans next year. Following are some of the significant highlights of these changes:

- There will be a total of 28 drug plans approved by Medicare for Michigan beneficiaries, three less than what is available in 2015.
- Three Part D plans are currently under sanction by Medicare. All are offered by United America and include their Enhanced, Essential and Select Part D plans. Current members are permitted to remain in these plans for 2016 if they want, however, the plans are not available for new enrollments until the sanction is lifted.
- Several Part D plans have an annual deductible. Medicare has authorized an increase of \$40 to the deductible for a new maximum of \$360.
- The donut hole will go up by \$350 to \$3,310. When the full cost of medications reach this amount during the year, Medicare beneficiaries will enter the donut hole which results in a higher cost for their drugs. Those who enter the donut hole in 2016 will pay 45% of the total cost of brand name drugs and 58% of the cost for the generic equivalent.
- One plan available in 2015 will not be offered in 2016. It is the Alliance Medicare Rx Part D Plan.
- Also, four drug insurance companies are re-assigning their members from one of their current plan offerings to another plan within the same company for 2016. These companies are Cigna, Smart D, Aetna, and Transamerica.

Part D companies are required to notify their subscribers of all of these details in their Annual Notice of Change mailing. Beneficiaries should already have received this information.

While the list of plan offerings is quite extensive, there is a very helpful tool available that can be used to compare an existing drug plan with other plans available for 2016. The tool is called the Medicare Plan Finder. To do your own comparisons, or get help in finding the best plan simply select one of the following options:

- If you are comfortable doing your own research, visit the Medicare website at www.medicare.gov. Just click on the green box entitled “Find health & drug plans”, and enter the information requested. You will be given detailed comparisons for each plan, sorted by lowest cost. Enrollment in a new plan can also be done at the same website.
- You can call 800-Medicare (800-633-4227) and a trained customer service representative can help by furnishing you with plan options. Have your current medication list available when you make the call.
- Also, you can call the Medicare/Medicaid Assistance Program (MMAP) at 231-525-0600, and ask to have a prescription drug worksheet mailed to you. Once you complete the form and return it to the MMAP office, a certified Counselor will review drug plan options and furnish you with recommendations for 2016. Counselors can also help you enroll in a new Part D plan if needed.

MEDICARE CONTINUED

Following is a complete list of Medicare prescription drug plans available for 2016:

	Plan Name	Contract ID	Plan ID	National Coverage	Part D Plan Deductible	Full Monthly Premium
1	AARP MedicareRx Preferred (PDP)	S5820	012	Yes	\$0	\$51.70
2	AARP MedicareRx Saver Plus (PDP)	S5921	358	Yes	\$360	\$33.20
3	Advantage-Plus Meridian (PDP)	S7230	001	No	\$360	\$99.60
4	Aetna Medicare Rx Saver (PDP)	S5810	047	Yes	\$360	\$21.10
5	Cigna-HealthSpring Rx Secure (PDP)	S5617	221	Yes	\$360	\$34.00
6	Cigna-HealthSpring Rx Secure-Extra (PDP)	S5617	258	Yes	\$250	\$41.80
7	EnvisionRx Plus Clear Choice (PDP)	S7694	120	Yes	\$0	\$33.50
8	EnvisionRxPlus Silver (PDP)	S7694	070	Yes	\$360	\$35.70
9	Express Scripts Medicare - Choice (PDP)	S5660	183	Yes	\$360	\$79.60
10	Express Scripts Medicare - Value (PDP)	S5660	115	Yes	\$360	\$46.50
11	First Health Part D Premier Plus (PDP)	S5768	171	Yes	\$0	\$69.10
12	First Health Part D Value Plus (PDP)	S5768	136	Yes	\$0	\$34.30
13	Humana Enhanced (PDP)	S5884	071	Yes	\$0	\$62.90
14	Humana Preferred Rx Plan (PDP)	S5884	136	Yes	\$360	\$31.10
15	Humana Walmart Rx Plan (PDP)	S5884	159	Yes	\$360	\$18.40
16	Magellan Rx Medicare Basic (PDP)	S4607	013	No	\$360	\$34.10
17	Prescription Blue Option A (PDP)	S5584	001	No	\$360	\$74.30
18	Prescription Blue Option B (PDP)	S5584	002	No	\$0	\$111.40
19	SilverScript Choice (PDP)	S5601	026	Yes	\$0	\$26.00
20	SilverScript Plus (PDP)	S5601	027	Yes	\$0	\$79.40
21	Symphonix PrimeSaver Rx (PDP)	S0522	057	No	\$200	\$40.60
22	Symphonix Value Rx (PDP)	S0522	018	No	\$360	\$30.20
23	Transamerica MedicareRx Classic (PDP)	S9579	012	No	\$360	\$117.50
24	United American - Enhanced (PDP) SANCTIONED	S5755	016	Yes	\$100	\$76.60
25	United American - Essential (PDP) SANCTIONED	S5755	118	Yes	\$190	\$37.00
26	United American - Select (PDP) SANCTIONED	S5755	084	Yes	\$360	\$51.50
27	WellCare Classic (PDP)	S5967	150	Yes	\$360	\$33.30
28	WellCare Extra (PDP)	S5967	185	Yes	\$0	\$61.70

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

DON'T FORGET



Flu Clinic 11:00 a.m.—1:00 p.m. At The BCCOA Administration Office across the street from The Gathering Place. Sponsored by Hometown Pharmacy, Rosemary Russell, R.N. Please call 231-525-0600 to sign up.



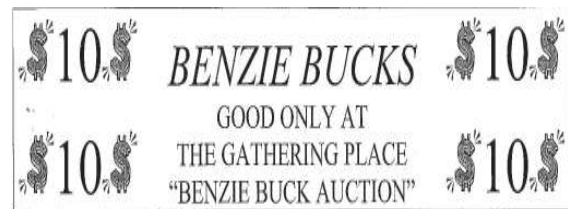
Scandinavian Luncheon and Bazaar

When: Saturday, November 7 from 11 am - 1:30 pm.

Location: Trinity Lutheran Church
955 James Street
Frankfort

Scandinavian food such as Norwegian meatballs, Swedish potato sausage, krumkake, fattigmand, sandbakkels, and rosettes. In addition, there will be a craft sale featuring favorite Scandinavian handmade items and a bake sale. For further information contact : 231-352-4531

Benzie Bucks Auction! Save the date! The next Benzie Bucks Auction is Friday, December 18th at 1:15pm. Collect your bucks, save 'em up and get ready for some crazy bidding! For those who have not been to our Benzie Bucks Auction before you are in for a treat. Baked goods & treasures galore! All you have to do is eat lunch here and we'll give you Benzie Bucks. Use those to "buy" items up for bid. Which brings me to the next item on my list: **We are now accepting donations for our next Benzie Bucks Auction!**



This year Open Enrollment ends December 7, 2015. If you are 65 and over, this is the time to changes to your Medicare supplemental drug plan coverage. If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1.



PART D?

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.

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Honor, MI 49640

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Happy Thanksgiving

May you and your family
be blessed on Thanksgiving
and throughout the rest of
the year...