

The Senior Scoop

Benzie Senior Resources

December 2016

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Fun Facts About December

An almanac prediction states that if snow falls on Christmas Day, Easter will be warm, green and sunny.

An average of 5,800 people end up in the ER after suffering injuries from holiday decorating.

December 28th is considered by some to be the unluckiest day of the year.

Spiders and spider webs are considered good luck on Christmas.

“Jingle bells” was composed in 1857, and not for Christmas – it was meant to be a Thanksgiving song!

On December 17, 1903, the Wright Brothers made their first flight.

In December, Nobel Prizes are awarded.

Household waste increases by 25 percent between Thanksgiving and New Year's Day. In the United States, trash from wrapping paper and shopping bags totals 4 million tons.

December is...

- ◆ National Read a New Book Month
- ◆ National Stress Free Family Holiday Month
- ◆ National Fruit Cake Month



DIRECTORY

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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

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FROM OUR DIRECTOR

Season's Greetings!

I hope everyone had a wonderful Thanksgiving! Now comes the hustle and bustle of the upcoming Christmas Holiday. This season can be lonely for many of our recipients due to limited contact with family and friends. The health of our older adults often prevents them from traveling, leaving them bound to their homes during the holidays.

For the past several years, we have been providing Christmas Holiday Gift Bags to those older adults with limited means and family

support. This year, our goal is to provide at least 200 gift bags and we are grateful to have the assistance of the following churches: Trinity Lutheran Church; Blaine Christian; Frankfort United Methodist Church; St. Andrews Presbyterian Church; First Congregational Church of Frankfort; and First Congregational UCC of Benzonia.

Even with the assistance of these six churches, we still need help from you! The more items we get the more we can help others. We are in need of calendars; ornaments; crossword/word search puzzles; Kleenex; socks; shampoo; and toilet paper. Please drop these items off to either The Gathering Place or at the Benzie Senior Resources office no later than December 12th so we can get the bags stuffed and sent out. Cash donations are also accepted allowing us flexibility to purchase any items that might be missing. Please consider helping us meet our goal.

I want to wish everyone a safe, joyful and spirited holiday season. I also want to thank those of you who have contributed to Benzie Senior Resources this past year. Without your support, we couldn't possibly offer the many services and programs that we do. During this past year, the average increase of our services/programs increased by 15%!

Happy Holidays!

Douglas

DECEMBER MENU

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

Monday	Tuesday	Wednesday	Thursday	Friday
			<p>1 Chicken Tenders Sweet Potato Malibu Blend Whole Wheat Bread Banana</p>	<p>2 Slow Roasted Beef Herb Mashed Potatoes Carrots Whole Wheat Bread Apple</p>
<p>5 Hot Beef Sandwich Herb Mashed Potatoes Broccoli Pinapple</p>	<p>6 Cabbage Rolls Italian Blend Corn Garlic Toast Apple</p>	<p>7 BBQ Chicken Spinach Carrots Soft Dinner Roll Banana</p>	<p>8 Swedish Meatballs Herb Mashed Potatoes California Blend Whole Wheat Bread Pear</p>	<p>9 Sweet Potato Encrusted Pollock Normandy Blend Green Peas Whole Wheat Bread Plum Halves</p>
<p>12 Liver & Onions Green Beans Carrots Bread Banana</p>	<p>13 Seasoned Beef Tacos Refried Beans Cinnamon Apples</p>	<p>14 Salisbury Steak Herb Mashed Potatoes Normandy Blend Whole Wheat Bread Plum</p>	<p>15 Chicken Stir-Fry over Rice Far East Blend Broccoli Mandarin Oranges</p>	<p>16 Caribbean Pork Sweet Potato Malibu Blend Hawaiian Roll Pineapple</p>
<p>19 Sloppy Joes Tater Tots Green Beans Orange</p>	<p>20 Baked Chicken Cauliflower Corn Whole Wheat Bread Mixed Fruit</p>	<p>21 Loaded Mac 'N Cheese California Blend Green Peas Whole Wheat Bread Pear</p>	<p>22 Ham Dinner Sweet Potato Malibu Blend Hawaiian Rolls Pineapple</p>	<p>23 <i>Closed</i></p> 
<p>26 <i>Closed</i></p> 	<p>27 Smoked Sausage with Kraut Green Peas Carrots Breadsticks Orange</p>	<p>28 Greek Pita Sandwich Cauliflower Italian Beans Pear</p>	<p>29 Baked Penne Italian Blend Corn Garlic Toast Apple</p>	<p>30 <i>Closed</i></p> 

December 2016 Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
			<p>1</p> <p>9:00 Hearing Clinic at Administration Office</p> <p>10:00 Bible Study</p> <p>11:30 Lunch</p> <p>1:00 BUNCO</p>	<p>2</p> <p>9:30 BUNCO</p> <p>10:30 Thompsonville Lunch, Bingo and Music</p> <p>11:30 Lunch</p> <p>1:00 Wii Bowling</p>
<p>5</p> <p>10:00 Yoga</p> <p>11:30 Lunch—Maples Blood Pressure Clinic</p> <p>12:00 CARDS</p> <p>2:30 Zumba</p>	<p>6</p> <p>10:30 Music by The Melody Makers</p> <p>11:30 Lunch</p> <p>3:30 Chair Yoga</p> <p>5:00 Zumba</p>	<p>7</p> <p>Pearl Harbor Day</p> <p>8:30 Zumba</p> <p>9:30 State Theater Trip</p> <p>10:00 Stay Fit with Doris</p> <p>11:30 Lunch</p> <p>12:30 BINGO</p>	<p>8</p> <p>National Brownie Day</p> <p>8:45 Little River Casino</p> <p>10:00 Bible Study</p> <p>11:30 Lunch</p> <p>1:00 BUNCO</p>	<p>9</p> <p>9:30 BUNCO</p> <p>11:30 Lunch</p> <p>1:00 Wii Bowling</p>
<p>12</p> <p>10:00 Yoga</p> <p>11:30 Lunch</p> <p>12:00 CARDS</p> <p>2:30 Zumba</p>	<p>13</p> <p>10:30 Music by The Melody Makers</p> <p>11:30 Lunch</p> <p>3:30 Chair Yoga</p> <p>5:00 Zumba</p>	<p>14</p> <p>8:30 Zumba</p> <p>10:00 Stay Fit with Doris</p> <p>11:30 Lunch</p> <p>12:30 Bingo</p>	<p>15</p> <p>9:00 Foot Clinic at Administration Office</p> <p>10:00 Bible Study</p> <p>11:30 Lunch—Paul Oliver Blood Pressure Clinic and Medication</p> <p>1:00 BUNCO</p>	<p>16</p> <p>National Chocolate Covered Anything Day</p> <p>9:30 BUNCO</p> <p>11:30 Lunch</p> <p>1:00 Benzie Bucks Auction</p>
<p>19</p> <p>10:00 Yoga</p> <p>11:30 Lunch</p> <p>12:00 CARDS.</p> <p>1:00 Spinning</p> <p>1:15 Pinterest Craft</p>	<p>20</p> <p>9:00 Foot Clinic at Administration Office</p> <p>10:30 Music by The Melody Makers</p> <p>11:30 Lunch</p> <p>NO CHAIR YOGA</p>	<p>21</p> <p>First Day of Winter</p> <p>10:00 Stay Fit with Doris</p> <p>11:30 Lunch</p> <p>12:30 BINGO</p> <p>4:30 Board of Directors Meeting</p>	<p>22</p> <p>10:00 Bible Study</p> <p>11:30 Lunch—Christmas Dinner!</p> <p>1:00 BUNCO</p>	<p>23</p> <p><i>Closed</i></p> 
<p>26</p> <p><i>Closed</i></p> 	<p>27</p> <p>9:00 Essential Estate Planning in Administration Office</p> <p>10:30 Music by The Melody Makers</p> <p>11:30 Lunch</p> <p>NO CHAIR YOGA</p>	<p>28</p> <p>National Card Playing Day</p> <p>10:00 Stay Fit with Doris</p> <p>11:30 Lunch</p> <p>12:30 BINGO</p>	<p>29</p> <p>10:00 Bible Study</p> <p>11:30 Lunch—December Birthday Party</p> <p>1:00 BUNCO</p>	<p>30</p> <p><i>Closed during the day</i></p> <p>6:00 Ol' Time Gathering/ New Year's Eve Party!</p>

Dawn's Dish

We are closed on Friday, December 23; Monday, December 26; Friday, December 30 (during the day); and Monday, January 2.

Once again we are proud to be a Toys for Tots drop-off location. Please place your unwrapped, new toys in the box near the front desk.

Please note the last day of Zumba is Wednesday, December 14th until Spring!

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 is closed when Benzie Central Schools are closed.

Thursday, December 1—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment. Clinic is located at the Administration Office.

Wednesday, December 7—State Theater Trip. 25 cents Matinee. We'll see "The Bells of St. Mary's" and then enjoy lunch at The Grand Traverse Pie Company. Please call 231-525-0601 to sign up in advance. Seats are limited. Trip cost is \$5.

Thursday, December 8—Leave at 8:45 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.

Monday, December 15 & Thursday, December 20—9:00 a.m.—1:00 p.m. Foot Clinic at Benzie Senior Resources Administration Building. Emily Rice, R.N. will take care of those tootsies! Call 231-525-0600 for your appointment.

Friday, December 16—Benzie Bucks Auction beginning at 1:15 p.m. Collect your bucks, save 'em up and get ready for some crazy bidding! 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 the Benzie Bucks Auction!**

Monday, December 19—Pinterest Craft time! We'll create candy can wreaths! Please sign up at the front desk so I have enough supplies.

Thursday, December 22—We are having a good old-fashioned, home-cooked Christmas Dinner served from 11:30 a.m.—1:00 p.m. \$3 suggested donation for those 60 and older. Only \$7.50 for those under 60 and ALL AGES ARE WELCOME!

Tuesday, December 27—Essential Estate Planning. 9:00 a.m. to 4:00 p.m. at the Administration Office. Appointments are approximately one hour. This is an opportunity to speak with an experienced estate planning attorney for free to review, update and/or create an estate plan. Schedule an appointment by calling 231-525-0600.

Friday, December 30—Ol' Time Gathering/ New Year's Eve Party! 6:00 p.m.—9:00 p.m. Ring in 2016 with us at 9:00 p.m. Please bring a dish to pass. All ages are welcome. No charge to attend and donations are accepted. The Melody Makers will entertain and there will be dancing! Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m.

BIRTHDAYS & WORD SEARCH

Holiday Tunes

- Away in a Manger
- Choir of the Bells
- Dominick the Donkey
- Frosty the Snowman
- Holly Jolly Christmas
- Jingle Bell Rock
- Jingle Bells
- Let it Snow
- Little Drummer Boy
- Little St Nick
- O Holy Night
- Rudolph
- Santa Baby
- Silent Nigh
- Silver Bells
- The Christmas Song
- The First Noel
- Winter Wonderland

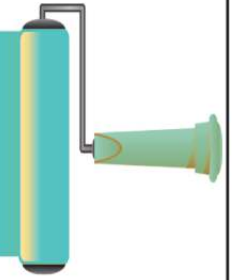


S	G	R	D	A	M	A	F	C	I	F	Z	Z	X	F	K	U	H	J	X
W	A	W	A	Y	O	B	R	E	M	M	U	R	D	E	L	T	T	I	L
C	K	M	B	H	P	L	O	D	U	R	J	T	G	J	I	H	Z	N	O
Z	D	W	T	Z	E	D	S	Y	E	L	C	B	Y	R	T	G	C	G	K
G	N	O	S	S	A	M	T	S	I	R	H	C	E	H	T	I	J	L	L
Q	A	N	K	O	I	D	Y	A	L	F	D	G	I	R	L	N	B	E	D
X	L	S	O	X	Q	R	T	B	T	I	N	W	X	N	E	T	O	B	J
D	R	T	J	T	I	R	H	V	A	A	H	X	I	P	S	N	A	E	W
F	E	I	F	W	V	T	E	C	M	B	E	U	U	B	T	E	S	L	S
N	D	T	U	C	C	H	S	A	Y	A	A	I	N	S	N	L	C	L	Q
B	N	E	V	X	E	G	N	X	I	L	M	T	R	I	I	I	Y	R	W
F	O	L	N	I	A	I	O	Z	T	K	L	I	N	X	C	S	J	O	U
B	W	V	E	S	Y	N	W	K	M	G	F	O	O	A	K	T	E	C	N
G	R	O	K	A	C	Y	M	V	Z	E	U	A	J	Y	S	L	D	K	U
M	E	Q	W	Q	O	L	A	O	H	K	P	I	T	Y	K	B	N	M	Q
G	T	A	P	U	I	O	N	T	S	L	L	E	B	E	L	G	N	I	J
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L	W	B	T	K	S	L	L	E	B	E	H	T	F	O	R	I	O	H	C
U	I	M	U	Y	F	C	J	H	B	X	B	V	R	U	M	Q	C	Y	B



Bonnie Johnson	1	Edward Robinson	12	Sally Mayville	23
Ed Fay	2	Gary Brouwer	12	Tanya Struble	24
Bernice Sineway	2	Rick Clark	14	Niel Haugen	24
Gerald Schroeder	3	Corliss Mick	15	Marjorie Braem	25
Joyce Stortz	3	Eric Baatz	16	Henrietta McPhearson	25
Bill Higman	4	Bill Ward	17	Steve Walton	27
Tom Burton	4	Paul Stiles	18	Bernie Killeen	27
Al Francik	5	Sylvia Bolado	19	James Hawkins	27
Dino Kortesis	5	Randy Bond	20	Keith Jewell	28
Linda Rackow	5	Robert Courneya	22	Dan Haswell	28
Ellsworth Pike	6	Gayle Dixon	28	Diane Thompson	28
Anthony Sineway	8	Phil Gagliano	20	Bob Johnston, Sr.	29
Tom Cone	8	Richard Gillespie	20	Janice Miner-Heniser	30
Shelley Fast	9	Robert Kelly	20	Judy Navarre	30
Dan Skurski	9	Eugene Nowak	21	Peggy Nostrandt	31
Leona Rodgers	10	Shirley Pierce	21	Ralph Roberts	31
Gerri Thornell	10	John Wills	21	Joann Sarber	31
Mary Bishop	10	Alvin Gray	22		

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ON TURING 90...

By Dr. Natasha Josefowitz, author and internationally known business consultant and keynote speaker.

I often still feel like a spring chicken, but I'm coming to realize I'm really just an old hen. So this column is to prepare all of my readers who, if they are lucky enough, also reach 90. What is reassuring is that it is too late for me to die young. I sometimes wonder which of my organs will fail first. I'm on the alert; so far there are no signs.

These are some of the things that are beginning to happen to me with more frequency: immediately forgetting the name of the person I just met, constantly misplacing my iPhone (having to call from my landline to find it), not remembering the name of the movie I saw last night (but then neither does the friend I was with), needing to look at my calendar several times a day and still mixing up dates and times, losing track of conversations (because of diminished hearing) and therefore simply nodding and smiling when others do so, walking with my eyes focused on the ground rather than the scenery around because I'm afraid of tripping.

Two things seem to happen as people age; the first is that paranoia sets in: Whenever I lose an object in my apartment, I have a knee-jerk reaction that someone took it; I always find it later in an odd place. The other is losing one's filters: I say things I had not meant to say; they come out of my mouth before I can stop myself.

What do I do differently now than when I was much younger — like when I was eighty? When I drive, I plot my turns more carefully than I used to. I take Uber to far away or unknown destinations instead of driving. I look at the back of my hair in the mirror to cover any pink skin that might be showing. I stand on one leg when I brush my teeth to practice good balance. I don't order dessert, but take a spoonful from my dining partner's — remembering from Weight Watchers that the second bite tastes the same as the first. I have refused to attend some boring events; I meditate more conscientiously; I write everything down that I need to remember and put it in a visible place for continued reference throughout the day. I use the speakerphone even when I'm alone on a call. It has taken me ninety years to finally feel I don't have to finish everything on my plate. But I admit I still have trouble with the old admonition to not throw out or give away anything that is still serviceable, hence, the superfluous clothes in my closets.

The good news is that far from slowing down in old age, the brain can actually keep growing new dendrites, which are the connections between neurons. Old brains are as plastic as young brains; in fact, the connections between the two hemispheres of our brains become better integrated with age. Our reasoning powers and emotional stability increase, as well as tolerance for contradictions. Older people have fewer negative emotions such as sadness, anger, guilt, and are thus happier than they were in their youths. And the best part: I don't ever have to have a colonoscopy anymore, nor a mammogram, nor ever go to a gynecologist again. I will outlive any possible cancer.

Indeed, I feel less hassled by small things. I am more tolerant and more compassionate. I try to be less judgmental than I was in my youth. I am also wiser; I figure out problems and find solutions faster. It is rewarding to still be able to be helpful and available to others.

My bucket list is empty. I have been everywhere I wanted to go (having worked as a lecturer on many world cruises). I am happy to stay put in my retirement community surrounded by caring friends.

I remember many joyful times in my life: the college years, having children at home, having no children at home, traveling with my husband, being in the trenches as an early feminist, teaching, and finally being here today. Even though I lost a husband, a brother, and a son, I am grateful for the palm tree and the ocean outside my window and even more so for my daughter, my four grandchildren and two great-grandchildren who will come visit to celebrate my 90th birthday.

So now you all know what to expect when you arrive to your tenth decade but that may not be the end other story, as there are more centenarians now than ever before. Ten years from now expect a column on turning one hundred.

COPING WITH LOSS DURING THE HOLIDAYS

If you or someone you know is facing the first holiday season without a loved one such as a spouse or lifelong friend, it may be a challenge to handle reminders of the holidays, including family traditions, shopping, events or decorating. Some may feel depressed and wish the holidays would pass by as quickly as possible. The important thing to realize is that no matter how long you've been grieving for a loved one--a short time or many years--for most people, the holidays typically bring grief back to the surface. And with grief questions surface: Should I act like everything is okay so the rest of the family can enjoy the holidays? Is it all right for me to skip traditions if they seem too hard to handle? Should I make major changes to my typical holiday rituals? There are no easy, clear-cut answers to any of these questions - it depends on the factors surrounding each situation.

Accept that your pain will be triggered—From music to decorations, to shoppers crowding stores to holiday advertisements, the holidays are all around us. Some people find that simply accepting the fact that the holiday season will be hard and painful provides more strength to cope. If someone close died recently, it's okay to lower expectations of the holiday season. One cannot expect to feel the way he or she once did, and should not feel guilty because of it.

Prepare and plan ahead—Thinking ahead and anticipating activities allow people the opportunity to structure time in such a way that mitigates the temptation to overdo things, or get caught up in others' expectations and regret it later. If it's too painful to participate in certain holiday activities, make that known ahead of time. Planning a daily calendar a week in advance might help a person feel less lost without a loved one, and will help prevent getting 'stuck' in grief.

Ask for support and help—Getting enough support during the holidays means reaching out to others who may be experiencing or have experienced the same thing, as well as asking for assistance with holiday preparations. Research support groups in your area. Most people find grief lessens when they realize others feel the exact same way. For others counseling sessions work well. Even online support groups are places you can find ideas on how to cope. Though it is important to set aside time to grieve, don't become isolated, especially during the holidays.

What about holiday traditions?—Knowing what to do about family traditions is one of the hardest things people face after the death of a loved one. Don't be afraid to tell family members that certain traditions will be too hard. Plan to do only what is special and meaningful to you. Most people experiencing grief during the holidays do find creating some new tradition to honor a loved one helps.

Here are some new traditions you can start in memory of your loved one: donate to a cause he or she was passionate about; find a local organization that needs help and donate time, food or toys; plant a tree in memory of your loved one.

What if I feel numb or even apathetic during the holiday?—Everyone grieves in his/her own way, and it's okay to accept and respect whatever feelings an individual may have. Many people feel numb and even disoriented when they are grieving, but it's all right and not unusual. Rely on a support system of close and important people.

Here are some additional ways to help ease grief during the holiday season:

- Plan healthy meals, time for exercise and drink plenty of water.
- Do not stifle emotions. Set aside time to experience sadness and anger. Journaling thoughts and feelings can help ease grief. Be truthful about your feelings when asked.
- Be informed before events. Ask who will be attending and what activities are planned.

REFERENCES:

"Getting Through the Holidays: Surviving grief during the holiday season," by Angela Morrow, RN for About.com.

"How to Handle Grief During the Holidays," by Jon McPhee, eHow Contributor.

"How to Get Through the Holidays After the Death of a Parent," by Sharon Griffin, eHow Contributor.

MEDICARE

Medicare News

Michigan Medigap Subsidy

The Michigan Health Endowment Fund (MHEF) is sponsoring a new Medigap subsidy that will provide financial assistance to qualified Medicare beneficiaries who are enrolled in Medigap plans from insurance companies who have agreed to participate in the program.

The MHEF has earmarked \$120 million for the subsidy that will be spread out over a period of up to 5 years. The funds are part of the requirements established by Michigan lawmakers when they passed a bill to reorganize Blue Cross Blue Shield of Michigan a few years ago.

Eligibility for the subsidy is based on the following conditions:

- Be currently eligible for Medicare
- Be a Michigan resident
- Have current Medigap coverage from one of the participating insurers
- Have annual household income no more than \$17,820 for one person, or \$24,030 for two people

Participating insurers are Blue Care Network, Blue Cross Blue Shield of Michigan, Priority Health, and United Healthcare/AARP.

The amount of the individual subsidy is based on the applicant's age as follows:

<u>If you are:</u>	<u>You pay:</u>
65-75 years old	\$40 less
Over 75 years old	\$65 less
Under 65 and disabled	\$125 less

Individuals can apply in one of three ways:

- Complete the application online at **MichiganMedigapSubsidy.com**
- Call the MHEF at **1-866-824-9772** Monday-Friday 8:00 AM – 6:00 PM
- Go to **MichiganMedigapSubsidy.com** and download the application form, complete and mail in.

The subsidy will begin on January 1, 2017. In order to ensure that approved applicants receive the subsidy benefit on that date, they will need to have their application in by December 15th. Otherwise, the start date for the benefit will be delayed.

Also, as a means to verify eligibility, the MHEF will ask for proof of income.

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

SOCIAL SECURITY

THE TWELVE SITES OF SOCIAL SECURITY

By Bob Simpson, Social Security District Manager in Traverse City

Our take on “The Twelve Days of Christmas” — a holiday favorite since 1780 — highlights the national community we care for all year long. We call it “The Twelve Sites of Social Security.”

For the first site of Social Security, we give to you: our home page, www.socialsecurity.gov. It’s the place to go for all things Social Security. Everything you could want — from online services and benefit screening tools to publications and frequently asked questions — you can find all these and more on this site.

For the second site of Social Security, we give to you: our hub for Social Security news and updates at our blog, Social Security Matters at blog.socialsecurity.gov.

For the third site of Social Security, we give to you: an easy way to learn how to replace your Social Security card at www.socialsecurity.gov/ssnumber. And in some states, you can replace it online at www.socialsecurity.gov/myaccount!

For the fourth site of Social Security, we give to you: an online application for retirement benefits that you can complete and submit in as little as 15 minutes at www.socialsecurity.gov/applytoretire.

For the fifth site of Social Security, we give to you: five estimates of your future Social Security benefits! Or as many estimates as you would like using different scenarios. Get instant, personalized estimates of your future benefits at www.socialsecurity.gov/estimator.

For the sixth site of Social Security, we give to you: a convenient way to apply for disability benefits at www.socialsecurity.gov/applyfordisability.

For the seventh site of Social Security, we give to you: fun and informative videos on our YouTube channel at www.youtube.com/user/socialsecurityonline.

For the eighth site of Social Security, we give to you: *Extra Help* with Medicare prescription drug plan costs. You can learn more and apply for a subsidy online at www.socialsecurity.gov/prescriptionhelp.

For the ninth site of Social Security, we give to you: our convenient publication library with online booklets and pamphlets on numerous subjects, at www.socialsecurity.gov/pubs.

For the tenth site of Social Security, we give to you: one of our most popular social media outlets, our Facebook page. This is where we engage thousands of customers and you can join the conversation at www.facebook.com/socialsecurity.

For the eleventh site of Social Security, we give to you: answers to your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

On the twelfth site of Social Security open your own personal *my Social Security* account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information, and more at www.socialsecurity.gov/myaccount.
And a partridge in a pear tree!

Find all of this and more (except the partridge and pear tree) at www.socialsecurity.gov.

BULLETIN BOARD

We will be closed on Monday, January 16th for staff training. This includes both our Administration Office and The Gathering Place Senior Center. THANKS!



Don't forget! Open enrollment for Medicare Part D, Prescription Coverage ends December 7th. Call our office today if you have questions about this or any other Medicare or Medicaid concerns. Call 231-525-0600 to schedule your appointment.



Heat/ Energy Assistance Program. In order for a person to receive assistance for their utility bills, they MUST have:

- An electric and/or natural gas past due or shut-off notice
- Propane or fuel oil level below 25% at time of delivery
- Less than 14 days of wood/pellets
- Qualify based on income (*see income guideline chart below*)

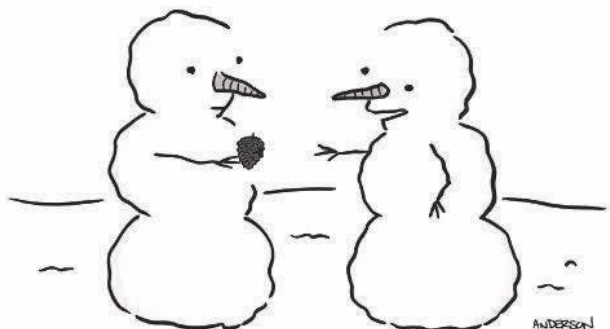
You can request assistance with your electric and one other primary heat source. Once your primary heat source is established, you can only receive assistance with that fuel type throughout the grant year. If we assist you with propane or fuel oil, you must have 25% or less in your tank at time of delivery. If you receive fuel and are above the 25% at the time of delivery, TrueNorth will not pay for that delivery and the bill will become your responsibility.

Stop by The Gathering Place and see Dawn for an application.

Our New Year's Eve Party falls on a Friday this year! Join us on Friday, December 30th to send off 2016 and ring in 2017! Party is 6:00 p.m.—9:00 p.m. Bring a dish to pass. We'll have a potluck dinner at 7:00 p.m. As always, The Melody Makers will be here to entertain. Donations accepted.

Family Size	Gross Yearly Income	Gross Monthly Income	Approx. Weekly Income	Approx. Hourly Income
1	\$17,820	\$1,485.00	\$ 342.69	\$ 8.57
2	\$24,030	\$2,002.50	\$ 462.12	\$11.55
3	\$30,240	\$2,520.00	\$ 581.54	\$14.54
4	\$36,450	\$3,037.50	\$ 700.96	\$17.52
5	\$42,660	\$3,555.00	\$ 820.38	\$20.51
6	\$48,870	\$4,072.50	\$ 939.81	\$23.50
7	\$55,095	\$4,591.25	\$1,059.52	\$26.49
8	\$61,335	\$5,111.25	\$1,179.52	\$29.49

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"Ooh, is that the new iCone?"

DONATIONS

When You Donate. . . You Make a Difference

Benzie Senior Resources 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 Benzie Senior Resources, 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 Benzie Senior Resources, 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. Benzie Senior Resources 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 Benzie Senior Resources 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 Benzie Senior Resources 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 Senior Resources

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

Benzie Senior Resources
10542 Main Street
Honor, MI 49640

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



Our fabulous Wii bowling team took 2nd place at the tournament at Incredible Mo's in late October. Great job gang! Orville, Carol, Shirley, Mike, Rosemary, Darlene, Harry and Jimmy.