

# The Senior Scoop

Supporting Seniors Today, Tomorrow & the

Benzie County Council'on Aging, Inc.

Council on Aging, inc.

2016

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February is American Heart Month, a good time to think about the facts about heart disease.

BE IN THE KNOW



J.S. adults is currently living with a type of heart disease.



HEART DISEASE is the leading cause of death in the United States and a major cause of disability



king care of your teeth can impact heart health by reducing your chances of having a heart attack



\$444
BILLION
DOLLARS

DOLLARS
In 2010, heart disease cost the United
States \$444 billion. This total includes
the cost of health care services,
medications, and lost productivity.





The risk of heart disease doubles in inactive people versu people who get regular exercise. Aerobic activity, like running, swimming, jump roping and biking, are good choices for reducing the risk of heart disease.

#### DIRECTORY

Phone: 231-525-0600 or Toll Free: 888-893-1102 Fax: 231-325-4855 Email:

schopierayd@benziecoa.org **Website:** www.benziecoa.org

#### **OFFICE HOURS**

**Monday – Friday:** 8:00 a.m. – 4:00 p.m.

## THE SENIOR SCOOP IS A MONTHLY PUBLICATION BROUGHT TO YOU BY

Benzie County Council on Aging, Inc. 10542 Main Street Honor, MI 49640

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

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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.

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.

#### **SENIOR INDEPENDENCE: MIND, BODY & SOUL**

As people grow older, some of the simplest tasks can become a challenge. Benzie County Council on Aging understands the difficulties that can come with aging, and we recognize the importance of independent living and strive to help the aging live a health life. We are committed to providing the support people need to live their life independently.

February marks National Senior Independence Month. Everyone, not just the aging, should take this opportunity to evaluate your current living situation; notice the strengths and weaknesses in your daily routine and make adjustments for a better lifestyle. Ask yourself: What holds you back? What could make daily living easier? Minor adjustments can make a huge difference.

Use these techniques to help you continue to live a healthy independent life.

#### Keep your home safe!

- \* Brighten up your home, by making sure that every room is well lit, and make any lighting replacements where needed. Installing night-lights throughout your home, especially in dark corners and along staircases, can help improve nighttime visibility and prevent trips and falls over unseen objects.
- \* Clear the clutter, by keeping floors and walkways clear of unnecessary items, such as clothes, books, papers and trash. An alteration as simple as shifting the furniture can be valuable; especially if you have balance or vision problems. Move any furniture, wiring or other obstructions, and make sure all pathways are clear enough to move freely without fear of harm. If you find that you could use a bit of help keeping your home clean these days, give us a call. We provide a Homemaker Service that is based on income; so it is affordable for everyone.
- \* Install grab bars and handrails in the restrooms near the shower, bathtub and toilet. Using non-slip mats and placing double-sided tape under rugs can also help minimize slips. If you are in need of these items and do not have the funds or resources available give us a call. If we can't provide the item or services needed to install the items needed we can help provide you with different resources.

#### Keep Your Mind and Body Active!

- \* Did you know that daily exercise could help reduce the risk of falls and keep your mind healthy? In fact, being inactive is one of the major risk factors of falls in older adults, according to the Centers for Disease Control and Prevention. A number of neurotransmitters are also triggered, such as endorphins, serotonin, dopamine, glutamate, and GABA. Some of these are well-known for their role in mood control. Exercise, in fact, is one of the most effective prevention and treatment strategies for depression. Don't let fear of injury keep you from engaging in daily exercise. With your physician's approval, consider joining an exercise class.
- \* Stretching exercises, such as yoga, will not only help your brain it helps restore balance and joint flexibility. We also have Chair Yoga on Tuesdays at 3:30, Zumba on Wednesday and Thursday at 2 and 5;30. (Or We also have a variety of other exercise classes daily.)
- \* Dancing is a great way to exercise. It not only helps your body, it helps your mind as well. When you do something you enjoy, it sends those neurotransmitters to your brain that improve your mood and brain activity. If you enjoy dancing you should consider joining us on Tuesdays at The Gathering Place where the Melody Makers play music, sing and many join in the fun for some dancing.
- \* Walking is one of the easiest exercises you can do, and it comes with many benefits, including improved balance, strength and endurance. Walking in the winter can be difficult in Northern Michigan, however if you can get to the mall there are lots of people that walk there. You might even be able to find someone to walk with. Or consider going to the grocery store and walk around. For that matter, you can walk anywhere, even if it is doing laps in your own home.
- \* Keeping your mind sharp is crucial to maintaining independence! As you age, learning something new can be just as beneficial and rewarding as it was when you were a child, if not more. It not only keeps your brain building and linking new pathways it builds confidence. There are many ways to help aid in brain health. One can be as simple as doing crossword puzzles others might be a bit tougher for you to muster.
- \* Have you ever looked at the Calendar of Events and thought that you would like to try something, but weren't quite sure if you could do it? If you have, you need to dig deep within yourself and try something new, who knows it might just be the activity that keeps you living independently.

#### Eat Healthy!

\* Maintaining a healthy diet is important to all parts of your body, mind and spirit. Without a healthy diet your body will fail you! If you find that you aren't eating the greatest, maybe because you don't have the strength to stand long enough to cook anymore; don't hesitate to call us. We provide Home Delivered Meals to anyone that does not have the ability to prepare meals for themselves anymore. Whatever your reason for not maintaining a healthy diet is, no reason can possibly be good enough not to change it.

#### MIND, BODY& SOUL CONTINUED

\* If you are able, we also have a congregate meal that takes place at The Gathering Place, Monday thru Friday from 11:30 until 1:00. The menu for the Gathering Place can be found on Page 5 of this newsletter, however not shown on the menu is the fact that we also have at least 2 homemade soups every day and a full salad bar, which can give most restaurants a run for their money.

#### Socialize!

- \* The one other thing that will be provided at The Gathering Place is the opportunity to socialize. Socializing is extreme important as you age, it is a big factor in preventing depression. It is way too easy for people to become isolated within their home and when we isolate ourselves from the rest of the world it has a negative effect on our life.
- \* If transportation is an issue please don't be afraid to take The Benzie Bus. We provide free bus passes to all seniors that are residence of Benzie County, so come to the administration office and pick some up.
- \* If you are in-fact completely unable to get out and about consider signing up for a senior companion. We are a referral agency and can help connect you with the agency that assigns people a Senior Companion. They will come right to your home and hang out with you, giving you an opportunity to talk, play cards, or whatever else you may want to do. Having a friend is always nice, no matter what your age.

**BRAIN AFTER 20 MINUTE** 

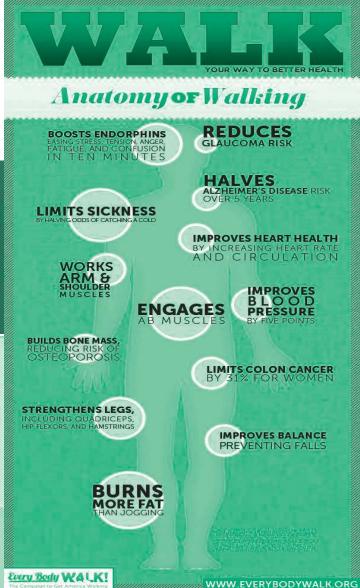
No matter what you do you must keep all parts of your mind, body and soul active and healthy. If none of the things I've listed above seem to fit for you, find something that does. If you can't, call me; I bet together we can come up with a plan.

WALK

Dawn Schopieray Executive Assistant

BRAIN AFTER SITTING





### MENU MENU

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

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1	2	3	4	5
Spaghetti with Meatballs Pesto Cauliflower Corn Garlic Toast Banana	Baked Chicken Mashed Potatoes Mixed Vegetables Bread Pear	Smoked Sausage w/ Kraut California Vegetable Blend Green Peas Bread Pineapple	Vegetable Strata Italian Blend Brussels Sprouts Garlic Toast Fruit Cocktail	Salisbury Steak Mashed Potatoes Winter Blend Bread Orange
8	9	10	11	12
Chicken Stir-Fry over Rice Broccoli Far East Blend Fortune Cookie Mandarins	Creole Chicken Collard Greens Succotash Corn Bread Peaches	Steakhouse Burger Tater Tots Hamburger Bun Cinnamon Apples	Pork Fritters Mashed Potatoes California Blend Bread Banana	Manicotti Italian Blend Corn Strawberry Shortcake
15	16	17	18	19
Turkey Tetrazzini Carrots Cauliflower Bread Orange	Beef Pasties Broccoli Corn Bread Apple	Orange Chicken Spinach Kyoto Blend Hawaiian Rolls Mandarins	BBQ Meatballs Tater Tots Malibu Blend Bread Banana	Fish Fry Normandy Blend Corn Bread Plum
22	23	24	25	26
Pirogues Italian Blend Spinach Bread Banana	Meatloaf Mashed Potatoes California Blend Bread Pineapple	Steak Fajitas Lettuce and Tomato Refried Beans Tortillas Baked Peaches	Hot Beef Sandwich Mashed Potatoes Green Beans Bun Orange	BBQ Chicken Sweet potato Cauliflower Bread Plum
Pork Potstickers Vegetable Blend Broccoli Fortune Cookie Mandarins	Com	rta United Methodist Ch munity Dinner that is o y 3rd Saturday at 4pm.		

# CALENDAR OF EVENTS February

		and the same of th	2	33
Monday	Tuesday	Wednesday	Thursday	Friday
1 10:00 Yoga 11:30 Lunch—The Ma- ples Blood Pressure Clinic 12:00 CARDS	2 10:30 Music by The Melody Makers 11:30 Lunch 1:30 Groundhog Day—The Movie 3:30 Chair Yoga	3 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:30 The Day The Mu- sic Died Documentary	4 WEAR RED DAY 8:45 Little River Casino 9:00 Hearing Clinic at Administration Office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	5 9:30 BUNCO 11:30 Lunch—Wear your favorite football team colors 1:00 Wii Bowling
8 10:00 Yoga 11:30 Lunch—Chinese New Year 12:00 CARDS	9 10:30 Music by The Melody Makers 11:30 Lunch—Mardi Gras 3:30 Chair Yoga	10 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:15 Heart-shaped bird feeder craft	11 9:00 Foot clinic at The Administration office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	12 9:30 BUNCO 11:30 Lunch— Valentine's Day Party 1:00 Wii Bowling
15 Presidents' Day 10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Inside the National Parks	16 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	17 Random Acts of Kindness Day 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 4:30 Board of Directors Meeting	18 8:45 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO National Battery Day—Bring in your old batteries to recycle	19 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling
22 10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Spinning	23 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	24 National Tortilla Chip Day 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO	25 10:00 Bible Study 11:15 Dining Out Day—Platte River Inn 11:30 Lunch 1:00 BUNCO	26 National Pistachio Day 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling
29 10:00 Yoga 11:30 Lunch—Leap Day & Birthday Party 12:00 CARDS	Euchre Tourney Night Frankfort United Methodist has a Euchre Tourney Night every 3rd Thursday at 7pm.  Come and enjoy the fun!			

#### Dawn's Dish

Please remember that The Gathering Place Senior Center is closed when Benzie Central Schools are closed.

Monday, February 1—11:30 a.m. – 1:00 p.m. The Maple's staff will be here for a free Blood Pressure Clinic.

<u>Tuesday, February 2</u>—1:00 p.m. "Groundhog Day" starring Bill Murray. Free movie and only 25 cents for popcorn.

Wednesday, February 3—The Day the Music Died. Watch a powerful documentary about the day Buddy Holly, The Big Bopper and Richie Valens died in a plane crash. This 45 minute show will start at 1:30 p.m.

<u>Thursday, February 4</u>—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Clinic is held the Administration Office. Call (800) 459-5992 for appointment.

Thursdays, February 4 & 18—Little River Casino Trip. PLEASE NOTE NEW TIME OF DEPARTURE. Leave The Gathering Place Senior Center at 8:45 a.m. and leave Shopn-Save at 9:00 a.m. Trip fee \$10. Receive \$20 River Credits & \$5 food voucher. Return by 3:00 p.m. Call now to reserve your spot on the bus! (231)525-0601.

<u>Thursday</u>, <u>February 4</u>—It's National Wear Red Day. February is American Heart Month. Wear red when you come in today to help raise awareness about heart health.

<u>Friday, February 5</u>—The Superbowl is Sunday the 7th. Is your team playing? Wear your favorite team's jersey to celebrate football and the end of another exciting season.

<u>Tuesday, February 9</u>—Mardi Gras / FAT TUESDAY! Beads and Pazckis all around. Wear your purple, gold & green today.

Wednesday, February 10—1:15 p.m. Heart-shaped bird feeder craft. This simple craft serves a dual purpose! We'll have fun creating and feed the birds. It might be a bit messy so don't wear anything fancy. Please sign up in advance at our front desk or by calling (231) 525-0601.

<u>Thursday, February 11</u>—9:00 a.m. Foot Clinic with Rosemary Russell, RN, from Hometown Pharmacy. Clinic is held the Administration Office. Call (231) 525-0600 or toll free at 888-893-1102 for an appointment. Donations accepted.

<u>Friday</u>, <u>February 12</u>—Valentine's Day Party! Wear pink, red and hearts. Love is in the air!

Monday, February 15—1:00 p.m. National Park Presentation. Traverse the country with retired National Park Ranger Jim Dal Sasso. See images, stories, and insights from his nearly 40 years with the National Park Service. Jim has worked in more than 20 park areas including Denali, Yellowstone, Grand Canyon, Acadia and many others before retiring from Sleeping Bear Dunes National Lakeshore. All ages are welcome!

Wednesday, February 17—Random Acts of Kindness Day. Did you know when you do something for someone else it not only makes them feel better but it also improves your health?

Wednesday, February 17—Board of Directors Meeting at 4:30 p.m. at The Gathering Place Senior Center. Public welcome.

<u>Thursday</u>, <u>February 18</u>—National Battery Day. Bring in your dead batteries and we'll take care of the recycling for you. Remember you can actually do this here all year. The battery recycling box is always located behind our front desk!

Monday, February 22—1:00 p.m. Spinning. Have you ever tried spinning your own yarn? Curious to see how it's done? This group is happy to share their knowledge and welcomes new spinners. They meet every 4th Monday of each month.

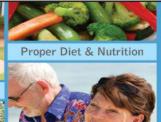
Thursday, February 25—Dining Out Day! We're heading to Platte River Inn. Help us welcome them back after their devastating fire. Grab your dining out certificates from our office for only \$3. They are worth \$6 at participating restaurants. Leaving at 11:15 a.m. Sign up required. Call (231) 525-0601.

<u>Friday</u>, <u>February 26</u>— 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!

Monday, February 29—Leap Day! Happens once every four years. And since those born on February 29 only age every four years it seemed like a good day to have our February Birthday Party!







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Trustworthy
Great Kisser
Smart

Smart

Attractive Personality
Caring
Saring
Structure
Smart

Attractive Personality
Structure
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Attractive Personality
Structure
Smart

Attractive Personality
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Generous and sympathetic
Secretive Naturally honest
Center of attention

Julia Polhamus	Feb.	1
Daryl Belanger	Feb.	5
Kat Hazelett	Feb.	6
Iris Busch	Feb.	7
Mark Richmann	Feb.	7
William Armstron	g Feb.	8
Bud Frankenberge	r Feb.	8
Anita Armstrong	Feb.	9
Gail Lappe	Feb.	9
James Morrell	Feb.	10
Stephen Spoor	Feb.	10
Caroline Hentschel	Feb.	11
Harriet Muzzarelli	Feb.	11

Cynthia Schnarr	Feb.	11
Don R. Bock	Feb.	12
Judy Hilley	Feb.	12
Douglas Beaudrie	Feb.	13
Jean Higman	Feb.	13
Ronald Wiggins	Feb.	13
Norman Williams	Feb.	13
Gloria Hamalainen	Feb.	14
Betty Nilsson	Feb.	20
Barbara Franke	Feb.	21
Jennifer Lamoreaux	κFeb.	21
Eleanor Edgecomb	Feb.	22
Sarah Lueder	Feb.	22

Virginia	Marsden	Feb.	22
Al Bergn	nan	Feb.	23
Stanley P	utney	Feb.	23
Robb Bo	llenberg	Feb.	24
Helen Fo	rtine	Feb.	24
Patrick K	rausbauer	Feb.	24
Tim Brus	shaber	Feb.	25
Cliff Gro	stick	Feb.	25
Irma Kor	noll	Feb.	25
John Zirk	cel	Feb.	25
Norman 1	Falete	Feb.	28
Ellen Kra	acht	Feb.	28

#### US Presidents Word Search

Find the hidden names of U.S. Presidents. See if you can get them all!

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WASHINGTON ADAMS **JEFFERSON** MADISON MONROE JACKSON VANBUREN HARRISON TYLER POLK TAYLOR FILLMORE PIERCE BUCHANAN LINCOLN JOHNSON GRANT HAYES GARFIELD ARTHUR CLEVELAND HARRISON MCKINLEY ROOSEVELT TAFT WILSON HARDING COOLIDGE HOOVER TRUMAN EISENHOWER KENNEDY NIXON CARTER REAGAN BUSH CLINTON **OBAMA** 

#### **COMPUTER-RELATED PHONE SCAMS**

Hi Everyone,

We are all getting pretty good at basic computer security: we have anti-virus software, anti-malware, know to watch out for scams in unsolicited email, and more. But, the bad guys out there are continually becoming more sophisticated, creating new avenues to steal our money, gain access to our bank accounts and credit cards, and damage our personal identity.

If you cannot break into a house, what do you do? Trick the owners into letting you in!

And that's what's happening. Via "social engineering", scammers are gaining access to our computers. They are making unsolicited phone calls claiming to be computer support companies. Or they cause a window to appear claiming there's severe damage to your machine and to call some phone number immediately. Or they pay to put ads in at search engines, so they show up first when we are looking for support.

Once they have you on the line, they trick you into thinking there are many things wrong with your computer, and you must immediately buy assistance and protection from them. **THEY ARE LYING!!** (If you get such a call, **HANG UP!** If you get a pop-up window or browser tab from them, restart your computer and call your computer technician as soon as you can.)

For all the details, PLEASE read this article I wrote discussing several of the common types of computer-related phone scams out there and what to do...

Computer-related Phone Scams http://www.aticonsult.com/phone\_scam.html

And please, share this with everyone you know! I hate to cause a flood in the email system, but it's the best way I know, short of an article in the paper, to reach everyone.

Thanks for your help!! JIM:-)

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#### **SOCIAL SECURITY FAQ'S**

#### RETIREMENT

**Question:** My neighbor, who is retired, told me that the income he receives from his part-time job at the local nursery gives him an increase in his Social Security benefits. Is that right?

**Answer:** Retirees who return to work after they start receiving benefits may be able to receive a higher benefit based on those earnings. This is because Social Security automatically re-computes the retirement benefit after crediting the additional earnings to the individual's earnings record. Learn more by reading the publication, How Work Affects Your Benefits, at www.socialsecurity.gov/pubs.

Question: I plan to retire soon. When will my monthly Social Security benefits be paid?

**Answer:** Social Security benefits are paid each month. Generally, new retirees receive their benefits on either the second, third, or fourth Wednesday of each month, depending on the day in the month the retiree was born. If you receive benefits as a spouse, your benefit payment date will be determined by your spouse's birth date.

Here's a chart showing how your monthly payment date is determined:

Day of the Month You Were Born Social Security Benefits Paid On

1st-10th Second Wednesday

11th–20th Third Wednesday 21st–31st Fourth Wednesday

For a calendar showing actual payment dates, see the Schedule of Social Security Benefit Payments at www.socialsecurity.gov/pubs/calendar.htm.

#### SUPPLEMENTAL SECURITY INCOME

Question: How do I apply for Social Security disability benefits?

Answer:

There are two ways that you can apply for disability benefits. You can:

- 1. Apply Online at www.socialsecurity.gov; or
- 2. Call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone.

Question: Can I get both Supplemental Security Income (SSI) and Social Security benefits based on my disability?

**Answer:** Many people eligible for Social Security disability benefits also may be eligible for SSI. The disability decision for one program is the same for the other, but you must meet additional resource and income limits to qualify for SSI benefits. Learn all about SSI and whether or not you may qualify by reading the publication, You May Be Able To Get Supplemental Security Income (SSI) at www.socialsecurity.gov/pubs.

#### DISABILITY

**Question:** Is there a time limit on collecting Social Security disability benefits?

**Answer:** Your disability benefits will continue as long as your medical condition does not improve and you remain unable to work. We will review your case at regular intervals to make sure you are still disabled. If you are still receiving disability benefits when you reach full retirement age, we will automatically convert them to retirement benefits. Learn more by reading our publication, Disability Benefits, at www.socialsecurity.gov/pubs.

#### Question:

I get Social Security because of a disability. How often will my case be reviewed to determine if I'm still eligible?

**Answer:** How often we review your medical condition depends on how severe it is and the likelihood it will improve. Your award notice tells you when you can expect your first review using the following terminology:

Medical improvement expected — If your condition is expected to improve within a specific time, your first review will be six to 18 months after you started getting disability benefits.

Medical improvement possible — If improvement in your medical condition is possible, your case will be reviewed about every three years.

Medical improvement not expected — If your medical condition is unlikely to improve, your case will be reviewed about once every five to seven years.

For more information, visit www.socialsecurity.gov.

#### **Medicare News**

### Can I switch my Medicare plan after the open enrollment period has ended?

Most Medicare beneficiaries are locked into their current Medicare Advantage or Part D prescription drug plans until next plan year. There are a few special circumstances, however, where folks can still change their plans after the open enrollment period ends. Action is needed quickly, because most of these options involve specific deadlines.

Following are some of the more common scenarios that allow beneficiaries to either switch or drop their current plan:

- 1. You received a letter from Medicare advising that that you are no longer eligible for Extra Help. You will be able to switch your current coverage to another Medicare Advantage or Part D plan between January 1st and March 31st of 2016.
- 2. If you are currently enrolled in a Medicare Advantage Plan you can drop it between January 1st and February 14th. Medicare allows you to switch only to a stand-alone Part D prescription drug plan as long as you process the new enrollment no later February 14th. The new plan will take effect on first day of the month following the Part D enrollment. Beneficiaries in this situation will return to original Medicare Part A and Part B. They can also apply for supplemental coverage through one of the many Medigap plans available.
- 3. If your Medicare Advantage (with drug coverage), or your Part D plan was no longer available after December 31, 2015, you have until February 29, 2016 to enroll in an alternative plan.
- 4. If you are eligible for any level of Extra Help, Medicare allows you to change your plan whenever you choose to do so. This is one of the many benefits enjoyed by those who qualify for the Extra Help program.

There are additional special enrollment periods that apply when any of the following situations occur:

- You moved your residence and now are out of your current plan's coverage area
- You retired or otherwise lost your employer health care coverage
- You became eligible for Medicaid
- You became a resident of a nursing home or long term care facility
- You live in a service area for one or more Medicare Advantage or Part D prescription drug plans that have a Medicare 5 start rating. You can switch once during the period of December 8<sup>th</sup> through November 30<sup>th</sup>. (Currently there is only one company that has these top rated plans and they are only available in Oakland County).

Jim Verville, Regional Coordinator for the Medicare/Medicaid Assistance Program said, "beneficiaries can avoid a lot of problems by reviewing their plans each year during the annual open enrollment period." MMAP team members always encourage their clients to compare their current coverage to other available insurance plans during the 53 day enrollment period that starts each year on October 15th." Verville said, "folks can obtain help in all areas of Medicare and Medicaid by contacting a certified MMAP counselor at 800-803-7174 and leave a message". A counselor will return the call as soon as possible. Benzie County residence can contact Benzie County Council on Aging to set up an appointment with a specialist at 231-525-0600.

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

#### **BULLETIN BOARD**

# Euchre Tourney

Frankf It United Methodist has a Euchre Tourney Night every 3rd Thursday at 7pm.



Happy Valentine's Day! Wear Pink, Red & Hearts! It's a Party!

Fobruary Birthday Party!







Tuesday, Febryary 9th Beads and Pazckis all around. Wear your purple, gold & green!



**FEBRUARY 29TH** 

Elberta United Methodist Church hosts a Community Dinner that is open to the Public every 3rd Saturday at 4pm.

### **CONTACT US**

Douglas Durand—Executive Director (231) 525-0600 ext. 102 Sabra Boyle—Fiscal Manager (231) 525-0600 ext. 101 (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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